Letters from a Self-Made Merchant to His Son

THE SATURDAY EVENING POST

An Illustrated Weekly Magazine
Founded Aº Dº 1728 *by* Benj. Franklin

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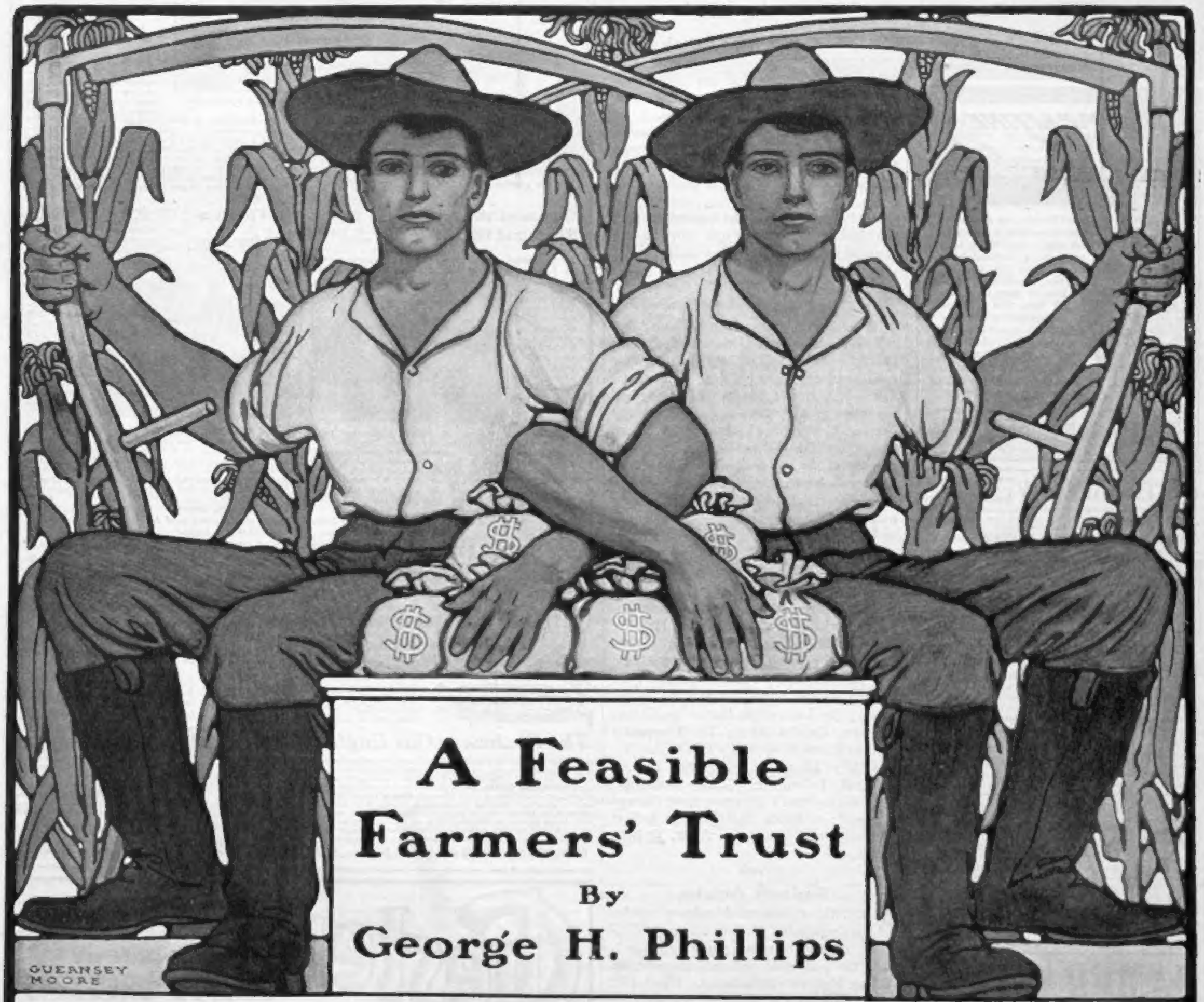

A Feasible Farmers' Trust

By

George H. Phillips

OF THE CHICAGO BOARD OF TRADE

The Curtis Publishing Company Philadelphia

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THE SATURDAY EVENING POST
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A Word from the Editor

THE address label on your magazine tells when your subscription expires. The information is given so that you may renew your subscription sufficiently early to receive your Post without a break.

Renewals should be made two weeks in advance of expirations because it is impossible to supply back numbers of the magazine. The entire issue is exhausted every week.

A New Wheat Serial

CALUMET "K" will be concluded in the next number but one, and a new serial, showing the purely speculative side of the grain business, will be begun.

The End of the Deal, by Will Payne, centres about the wheat pit on the Chicago Board of Trade and gives faithful pictures of the great grain operators during office hours.

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This powerful story will begin in an early number of the magazine.

Short Stories

SOME exceptionally good short stories are scheduled for early appearances. Among others are: The Finger of Hankin, by Cutcliffe Hyne; The Affair of the Cachalot, by Van Tassel Sutphen; A Tale of a Tenderfoot, by Hamlin Garland; On Good Children Street, by Mrs. M. E. M. Davis; The Luck of the Horseshoe Curve, by Gen. Charles King; The Lieutenant and the Princess, by Molly Elliot Seawell; His Gift of Eloquence, by George Horton; A Dull Fellow, by Ellen Mackubin; Miss Wainwright's Adventure, by George Hibbard; Common Honesty, by Robert Herrick; and Victor, by A. T. Quiller-Couch.

Business Articles

A SCORE of important business articles are scheduled for immediate publication. Among them is a paper by James J. Hill, the self-made railroad magnate, on Young Men and Speculation. Charles R. Flint writes on American Brains in Foreign Markets. H. H. Vreeland tells why the factory man has a brighter future than the office man.

Other important papers of a like nature will be announced from week to week.

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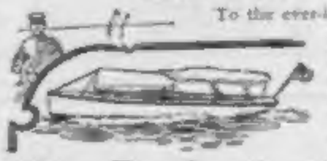

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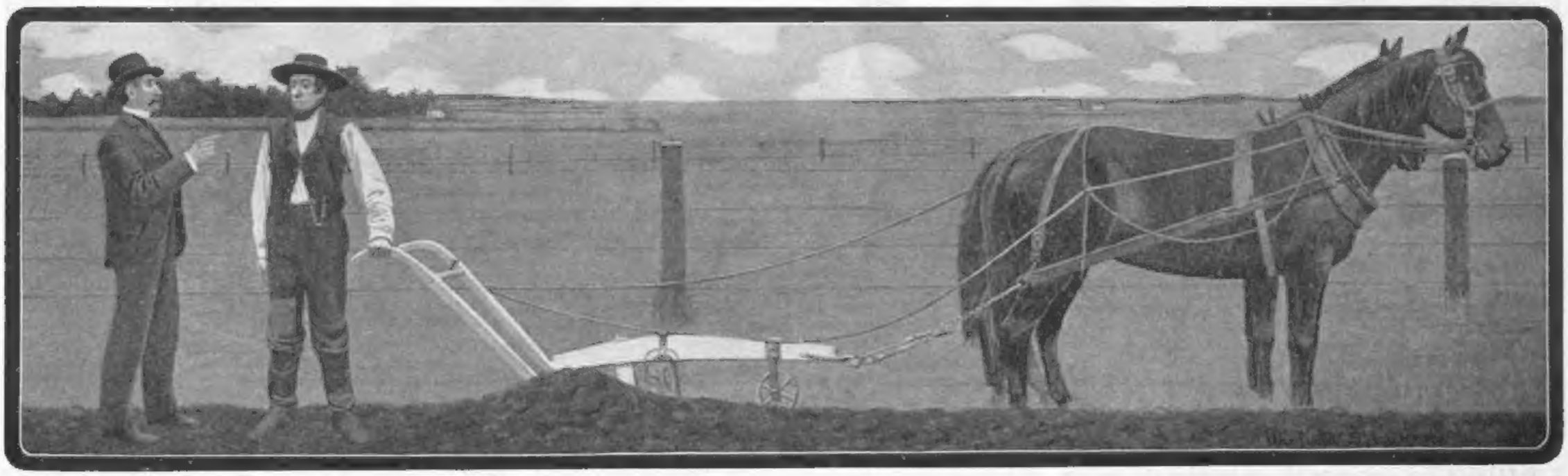
A Feasible "Farmers' Trust"—By George H. Phillips

Of the Chicago Board of Trade



NO MAN with half an eye for the "signs of the times" has failed to understand that industrial combination is the dominant and distinctive order of affairs at the present moment. From peanuts and chewing-gum to locomotives and mining machinery, almost every product of human labor has come under the hand of the "trust" organizer. The "promoter" and "underwriter" have made practically every field of industrial activity to respond to their systematized and concentrating touch. Almost the only exception to this rule is the greatest and most fundamental of all industries, that of the agriculturist.

And now comes the question: Is a farmers' trust feasible? Can this principle of organization, coöperation and concentration—which has brought within its grasp practically every product used by the agriculturist—be made to apply with equal or approximate effectiveness to the betterment of his interests? And if such a movement is feasible, is it necessary or desirable?

In an attempt to discuss these questions and to suggest what appeal to me as practical methods for the farmers to get together and strengthen their material interests, let me disclaim, at the outset, any sympathy whatever with the "calamity howler," the professional political reformer, or any of their kind. Thanks to the marvelous natural resources of America and her unique agricultural advantages—and particularly to the fact that she alone furnishes the corn crop of the world—the prosperity of the farmer of the United States does not depend upon any scheme of organization, any artificial combination, or the success of any single political doctrine.

Nature has given the farmer of this country an advantage bigger and broader and more substantial than all these things, one able to withstand the onslaughts of all the artificial devices that can be brought to bear by the resourceful tactics of those who scheme for the special advantage of one class at the expense of another. Personally I believe that the real interest of every legitimate industry is inseparable from that of all other industries in the field; that there is a genuine and vital community of interest throughout the industrial world of America.

This, however, is by no means granting that agriculture is not affected by what is termed the "trust movement" as it obtains in other lines—for undeniably it is so affected. Nor does it imply that the farmer is not at a disadvantage in thus far failing to fall in line with the prevailing movement of combination and make the most of a weapon that is being used to his hurt.

How Trusts Take Toll of the Farmer

On the other hand, I am firmly convinced that he suffers distinct and continual loss in a failure to get the fair and just rewards of his labor, because he has not yet awakened to the necessity for close, extensive and businesslike organization and combination along lines so similar to that form of industrial crystallization commonly called "the trust" that he need not quarrel over the offensiveness of the term. If the term does not suit, let him call it by some other name so long as he grasps the full advantage of the principle of combination.

It would be an unpardonable assumption for me to presume to deal with this problem in a broad and comprehensive way, for I must disclaim any special knowledge of many branches of agricultural interest—in fact, of any except that of corn production and the interests inseparably allied with it. Outside of this special field I cannot attempt to speak; but corn production constitutes so vast a part of the entire agriculture of America that a demonstration of the effectiveness of combination and coöperation in this field would be of national significance, and would, in great measure, solve the problem of the practicability of a "farmers' trust."

The futility of an attempt on the part of an individual to stand out against the giant corporation or "combine" has been too effectively demonstrated and too generally accepted to call for proof or argument. The only question then is: Does the farmer feel the pressure of the "combine?" And if so, to what extent and in what manner?

He feels it keenly both in what he buys and in the selling of his own products. Farm machinery and barb-wire have long been under the control of powerful combinations. Within a few weeks past, a hundred-million-dollar plow trust has been organized. These are but passing examples of the products which the farmer must have that are under trust control. Broadly speaking, every staple article that he buys comes from the hand of a combination.

Then, too, he is reached directly by the great railroad "combines." Here he is in their hands both "going and coming." Whatever he buys that comes from outside his immediate community, and all that he ships to any other community, passes through this "combine" agency.

Small Farmers at the Middlemen's Mercy

In attempting to formulate a suggestion for a feasible scheme of combination and coöperation among farmers one fact is of vital and paramount importance. This is that *the price of corn, as of every other crop which comes into the general market, is lowest when the bulk of the crop is moving out of the hands of the farmer.*

That is the key to the whole situation. The crop statistics for the last ten years—that is to say, from 1891 to 1900 inclusive—show that there has been a difference of from ten per cent. to twenty per cent. in the cash price of corn between the first few months following the harvest and the months ending the crop year. In other words, when the renter and the poor farmer, who must dispose of their corn as soon after harvest as it is ready to ship, have corn to sell, the prices are from ten per cent. to twenty per cent. lower than at the period when this class of farmers have nothing to sell because their holdings have passed into the hands of the middlemen (and here I do not mean the country grain buyers) who, with little or no risk or labor on their part, secure as much profit for furnishing buildings in which the crop may be stored until wanted for consumption as the farmer gets for his year's toil on that crop with the risk of its failure.

In view of this fact, there is no escape from the conclusion that the central object to be aimed at in formulating a practicable plan for a farmers' trust, so far as crop-raisers are concerned, must be the disposition of the first and heaviest movement of the corn crop at as high a price as possible.

The only person to be unfavorably affected by such a result would be the middleman, who produces nothing, but who makes a speculative profit upon the necessity of the farmer who cannot afford to hold his crop in the crib against the period of higher prices.

Of course it must be recognized that there is a class of well-to-do and forehanded farmers who are not compelled to realize upon their crop as soon as it has been harvested, but are in position to bide their time until the middleman has put up the prices, at the time when he has the main part of the crop under his control. This class does not include the tenant farmer or the agriculturist of small holdings.

It has long been recognized that certain financial conditions governing the handling and marketing of crops are intolerable to the farmer. As a relief, it has frequently been suggested that the Government build warehouses and advance money on the crop products deposited there. This plan has been the central idea of several farmers' organizations.

It was clearly set forth, for example, in the propaganda of the Farmers' Alliance. To this scheme there has been one fatal objection. It presents a species of paternalism in which the whole people is taxed for the benefit of a single class. Naturally and inevitably this becomes a political issue.

Other producing classes will not approve of extending Governmental help to the corn or wheat grower. They contend that there would be as much justice and reason in having the Government buy up or "carry" any manufactured product of general use as in having the main agricultural product made the basis of Federal subsidy or assistance. Under our form of government any paternalism of this sort must be regarded as practically impossible.

Why Government Aid is Impracticable

This question recently came before a meeting of farmers which I attended at Minneapolis. At an informal talk on that occasion I made a tentative suggestion that this paternal feature might be avoided if the Government were to tax corn growers one cent a bushel on their crop and use the fund thus accruing for the building of grain warehouses and for making limited advances, at a low rate of interest, on the crop. This, I must confess, was an offhand opinion which attracted much more widespread attention than I desired and to which an undue weight of importance was attached. Without careful reflection and analysis it seemed to me, at the moment, that this plan would do away with any real ground for the charge that, under the Government warehouse scheme proposed, "all classes should be taxed for the benefit of the few."

Mature consideration, however, has convinced me that this plan would not be entirely feasible for the reason that it would imply a tax upon some farmers, no matter how small the number, who would not subscribe to the wisdom of such taxation, or who, on account of their own prosperous financial condition, would not need such assistance. This would be in violation of the spirit of the American people and of the fundamental principles of our Government. In these days the men who get ahead are those who do things for themselves. Therefore I am compelled to believe that, as a substitute for all paternal propositions by which the Government or a large part of the people would be made to contribute to the benefit of a single class, the only wise and feasible plan is to induce that class to work out its own salvation through combination and coöperation.

Plans for a Gigantic Corn Trust

The central thread about which such combination must crystallize is, in my opinion, a farmers' banking institution, with sufficient capital to finance that portion of the corn crop which, under present conditions, is marketed as soon after harvest as it is in condition to be moved. My offhand suggestion to the farmers of Minneapolis was that this institution should be capitalized for $50,000,000. More careful investigation, however, convinces me that less than half this capital would be required to accomplish the purpose with ease and safety. The reasons which have led to this conclusion are briefly these: As only twenty-five per cent. of any corn crop passes outside the limits of the county in which it is grown, it follows that this bank would be called upon to finance only about 400,000,000 bushels a year, after making proper allowances for that class of producers not needing to avail themselves of loan facilities.

The stock of this bank should be distributed to the producers of corn only and on the basis of one cent a bushel of the crop of that year—no stock to be placed in a less amount than ten dollars because of the cost of the clerical labor involved. This plan would produce a capitalization, in round numbers, of $20,000,000, which, as I have already indicated, would appear sufficient to take care of 400,000,000 bushels of corn a year, or all that would need to be financed.

(*Concluded on Page 13*)

Tales of the Department Store

By Harlow N. Higinbotham

WITHOUT a high state of organization the modern department store would be impossible. In these institutions business system is reduced to almost automatic precision. The smallest details as well as matters of the largest moment move with mechanical exactness and in accordance with a well ordered and clearly defined routine.

In the government of a large force of employees not only is thorough system absolutely necessary to secure results, but that system must be simple and direct in its structure and operation. Especially must its points of executive responsibility be so clearly apparent that none shall fail instantly to understand who are the persons in authority in the main divisions of the establishment.

Though each concern has its own distinctive points of individuality, the general plan of organization followed by these great commercial houses is comparatively uniform. As with all successful enterprises of large proportions, there must be one point or personality in which executive power centralizes, one master mind which directs and governs and makes the policy of the concern. He may be its individual proprietor, its president, secretary, treasurer or other official. Often this personage, who is the moving power of the whole enterprise, does not spend an hour a day in the store, but his individuality permeates the whole organization and makes itself felt in every department.

Under the actual head of the enterprise is the general in direct and active command, the General Manager. Though he has, as a rule, a broad oversight of all the interests of the establishment, he gives his main attention to the merchandising end of affairs, leaving the hiring, discipline and discharge of employees to the General Superintendent. Each of these general officials has his immediate assistant, who acts for him in his absence and carries on certain lines of supervision all the time.

The Importance of the Buyers

Next under the Assistant General Manager are the "department heads," or "buyers." These titles are synonymous, as the head of each department must do the buying for his "store." This, in fact, is his principal duty, and upon the skill and shrewdness with which he makes his purchases depends, in very large measure, the success of his department—for goods that are not properly bought cannot be profitably sold. A man may be never so good a salesman, but if he has stocked up with poor goods or has paid too much money for his stock, competition in this day is so sharp that he cannot overcome the inertia of bad buying and must sooner or later drop out of the race. Goods may, however, be so successfully bought that they will "sell themselves" the moment the public knows their price.

Ordinarily the buyer is supreme in his department. His position is that of a man who is conducting an individual store for an outside proprietor. Almost complete latitude is allowed him in which to exercise his own judgment. He is held accountable for results and for results only. If his department does not yield its proper proportion of the profits of the total establishment he must show good cause for this deficiency or make way for another man.

Each buyer has an assistant who is supposed to be capable of taking his chief's place in all particulars. Naturally, a buyer is often absent from the store. Many of them are required to make frequent trips to Europe and all must go about the country to a large extent. This leaves the assistant as a resident buyer and manager of the department. Under this assistant are "heads of stock," or those having charge of a particular stock of goods. Let the jewelry department be taken as an example of this subdivision. Here some of the main stocks are watches, rings and novelties. In each of these divisions are several clerks under the direct and personal supervision of the "head of stock," who, in addition to his oversight of the goods and the clerks, also waits upon customers. From the ranks of the heads of stock the assistant buyers are generally selected.

One of the few times when a buyer must consult the General Manager or the latter's assistant is when he believes it advisable to exceed his limit in the amount of goods to be bought for a season's trade. These limits are given the buyers before they start out to get goods for their spring and fall trade. Before the General Manager sets his stakes for the various departments he strives to take into consideration every condition having a possible bearing upon the trade of the particular department under discussion. First of all he strives to get a broad view of national financial conditions; then he attempts to analyze local financial prospects, the tightness or looseness of the money market, the prosperity of the farming community, and every other element that affects the monetary situation in a big way. Next he must be quick to anticipate changes and whims in fashion and public taste. He must study fads with seriousness.

After the General Manager has weighed all these things he says to each buyer: "You may spend so many dollars for your department this season." Often, later in the season, a department manager finds an unexpected demand for his line of goods, or he believes that a wave of public favor is sweeping in his direction, and that, if he is prepared for it, he may get the start of some less discerning competitor. To do this, however, incurs risk and the expenditure of more money than his limit stipulated. Then he must go to the General Manager and plead his case.

The General Manager and His Duties

According to general practice each buyer holds a fortnightly conference with the General Manager and outlines the needs of his department for the next two weeks, besides placing before his superior all the information necessary to give the latter a clear, concise and comprehensive grasp of its condition on every score. Some of these monster retail establishments hold a regular monthly council of department heads. On these occasions the General Manager presides and brings up for discussion all topics of broad interest. If one manager believes that his particular department is not having a fair show, he is permitted to debate his position in open meeting. These councils are attended by from twenty-five to fifty men.

It is not to be understood, however, that the General Manager must wait for the regular fortnightly or monthly report of his department chiefs to know precisely where he stands. Every buyer keeps a set of books and must be able to indicate, at any time, exactly the condition of affairs in his charge. This means that his written report shall show how many goods in each separate stock he had at the beginning of the month, how many have been sold therefrom, what has been the gross profit on them, what goods have been bought and what received, the amount of his unpaid bills and the extent of his salary list. He must also be able to specify, at a moment's notice, the goods in each section or subdivision of a stock. In short, the General Manager is able, any day, to secure a bird's-eye view of the status of his entire establishment.

From this it is not to be inferred that the General Manager or his assistant is content to learn the condition of his concern solely by figures or information on paper. He has not a more important duty than to know that the goods in the house are right and that they are handled at the right prices. When other matters are not imperatively demanding his attention he is going about from department to department looking after the quality and prices of goods.

Every buyer presents an individual problem to the General Manager and his assistant. Some are daring and have a tendency to indulge in fads or hobbies, while others are inclined to keep in a beaten rut. Though recklessness is never a safe business element, ultra-conservatism is distinctly out of place in a department store, which is nothing if not dashing in its methods. A venturesome department manager can be curbed and trained to keep within reasonable bounds, but the timid and conventional buyer cannot be supplied with push and original and progressive ideas.

One buyer had an almost abnormal liking for veilings. They seemed to fascinate him, and he took a keen personal delight in pushing this particular stock. In a single invoice he bought twenty-five cases of these goods—about 5000 pieces—and then started in to dispose of them. Although the General Manager recognized that this was a "hobby" he kept his own council and prepared to judge the buyer by results only. A little shop was installed on a workroom floor and a force of girls put to the task of decorating the veils with chenille dots. Then came a big bargain sale of veilings—with the result that the stock was quickly disposed of at a high percentage of profit. Not all hobbies prove to be winning ventures, but in the main it may be said that the special enthusiasm which leads a department manager to buy heavily in one line of goods enables him to push that line with the extra energy and resourcefulness which bring satisfactory results. It should also be remembered that because a certain stock of goods is "normal" at $50,000 this year it will not be high next year at $80,000. Take the matter of furs as an example. Here is a variable quantity governed almost wholly by the whims of fashion. Laces, also, may be worn almost universally one year, and the next be in comparatively slight demand.

Thus far I have spoken only of the manner in which the General Manager keeps himself informed regarding the purchase and sale of goods. The intermediate step, how they are received and installed, is not without interest. All bills are sent to the office of the chief executive, where they are stamped with a blank form. Then they go to the basement receiving-room where the goods are opened by porters. In the blank stamped on the bill the receiving clerk enters the quantity, and the number of the "store" to which the goods belong, and signs his name, also marking on the goods the quantity and the cost price. Next the buyer is summoned and he makes a careful inspection to see that the price is according to agreement and that the quality is "up to sample." He enters in the blank the terms regulating the payment of the bill and signs his name. The goods then go to the counters of the department or to its reserve stock on a storage floor.

All the bills thus checked up in the receiving-room in a day are placed on an office file and sent to the desk of the General Manager or his assistant. After the "O. K." of one of the chief officials of the merchandising department has been placed on all the invoices they are sent to the "department office," where they are charged to the various "stores" according to their respective numbers. Next the bills are passed to the office of the head bookkeeper, who credits the selling firms with the amounts. Upon the treasurer's department falls the responsibility of seeing that these bills are paid at such time as will secure the greatest advantage in the matter of discounts.

Some of the Tricks of the Trade

No detail of department management calls for more careful watching than does the want record. Each counter is furnished with a tab of want slips, and all clerks are under strict instructions to fill out one of these blanks for each article that is called for and not found in stock. Also they are required similarly to note the approaching depletion of the stock of any article regularly carried. Incessantly the lesson is enforced and reiterated: Have what the people want, and have it when they want it.

It is not good business judgment to accept the evidence of the "want report" without question or careful analysis. The buyer and the General Manager must always keep close

Editor's Note—This is the second of a series of three articles on the Department Store by Mr. Higinbotham.

watch for the signs of a forced and fictitious demand instigated by jobbers and manufacturers who think they are laying the foundation for a good order from the house. In the earlier days of the department store there was a far more general attempt to operate the scheme of fictitious calls for new lines of goods than at present.

"Have you the Venus corset?" asks the subsidized shopper, with a manner which implies that the question is in the nature of a mere formality. She is moderately surprised when told what she already knows—that they are not in stock. If the woman is a skillful "missionary" she only drops a word or two in explanation of her preference for that particular make and says she will look elsewhere. This call is repeated by others until, perhaps, the buyer becomes convinced there is a legitimate but limited demand for the article. Then he places a test order, being careful to make the quantity neither too large nor too small. In the former event, provided the demand were fictitious, the manager would be satisfied with his success and there would be no further call. If, on the other hand, the quantity ordered were very small it would be an easy matter for the manufacturer to send out quite a force of missionaries and buy all the goods of his make in the store, feeling sure of recouping himself by a large order as a result of so brisk a trade.

So high a state of development has been reached by the modern department store that the addition of new departments is mainly a matter of space. On the other hand, however, the progressive proprietor is always keenly alert to keep pace with public demand. It was not so very long ago that bicycle and camera departments were established to meet the pressure of a popular call for these articles. That other demands, as novel as these seemed at the time of their beginning, will arise is a foregone conclusion.

The Department for Babies

Some departments, however, are introduced merely for the accommodation of patrons and not because they yield any direct profits. The baby nursery is an excellent example. "Where can I leave my baby while doing my shopping?" was a question which was put to floor-walkers, clerks and the matron of the waiting-room so continuously that the necessity of a provision for the temporary care of infants was impressed upon the management. Now nearly every large department store has a baby-room in charge of a competent nurse. This cosy apartment is generally an annex to the ladies' waiting-room, and is furnished with cribs, cradles and rocking-chairs, and with a tempting stock of toys. In some establishments the nursery is so elaborate as to reach the proportions of a kindergarten school. Experience, however, has taught the undesirability of making the entertainment too attractive. In at least one large Chicago house it was found that some mothers did not hesitate to make the playroom accommodations the means of giving them a half holiday without the expense of providing nursemaids for their children. This experiment led to the discontinuance of the playroom and the substitution of a baby nursery of the simplest kind. The liability of having little foundlings permanently left in their charge has caused the managers of department stores to provide for the exercise of great caution on the part of nurses in charge of baby-rooms. As a rule, infants under six months of age are not received except in instances where the mothers are known to be regular customers of the establishment. Under all circumstances the mother leaving a child in charge of a nurse is required to give her name, and generally her home address, and to state the departments in which she expects to do her trading. Some stores follow the practice of requiring a mother whose child has been left with the nurse to report to the baby-room within one hour, and in case of a failure to do this she is summoned by an attendant.

In many instances the same babies are brought to the department nursery with such frequency and regularity that they become much attached to the nurse caring for them and apparently come to regard the baby-room as a second home. No medicines are administered to children left in the nursery and no food is provided by the store. When the chief nurse in charge of the baby-room finds that a foundling has been left on her hands the police department is notified and the little one is sent to the nearest station house at which it can receive proper care. Then, after investigation, the child is sent to an orphanage. These pathetic instances are not common, but are the dread of the department store nursery.

Occasionally, however, the baby-room becomes the scene of an amusing episode. One young mother, who had left her baby in the nursery, met her husband by appointment at the counter of a certain department and later sent him to the nurse to secure the child. The good-natured attendant told him that although she did not question his claim to the baby, which cooed and smiled at the sight of him, the rules of the house were very strict on the point that, under no circumstances, should a child be delivered to any person other than the one who had left it.

"But you can see for yourself that the baby knows me," he proudly exclaimed, "and I guess it doesn't take much of an eye, either, to see that it has my features to a dot!"

But the nurse remained firm in her refusal to give the child into his arms and he was reluctantly compelled to bring his wife with him. She enjoyed the joke greatly, but his pride was deeply wounded and he went away muttering: "I should think that any one would know that that baby belongs to me!"

Some department stores keep a house physician for the treatment of employees and patrons who may require his services in case of emergency. His office is equipped with appointments for the proper care of those who are suddenly overtaken by illness.

With regard to the future development of new departments it should be said that the general tendency appears to be to discourage the invasion of the professional field. Only one Chicago department store has a dental office or a savings bank, for example, and these are both independent institutions admitted on a percentage basis. Few department stores in Chicago, it should also be observed, deal in spirituous liquors, even those for table use.

Elephants and Funerals Ruled Out

A General Manager made this comment on the scope of department-store traffic:

"I am told that a big department store in London will accept an order for a live elephant, and will take charge of a funeral, furnishing all the necessary appointments, from coffin to carriages and gloves. This is going altogether beyond the limits of the traffic in America, and in my opinion passes the bounds of good business judgment. We furnish our patrons with an opportunity to deposit their savings, to have their photographs taken, and to receive the services of a physician in case of an emergency; but we draw the line at elephants and funerals!"

In a vast establishment employing thousands of workers who are necessarily governed by a rigid and exacting system there would seem to be little opportunity for the display of the humanities of life, and yet in this particular the stranger is likely to meet with a pleasant surprise. Comparatively few persons would expect to find a well-conducted schoolroom in the heart of one of these great commercial hives, yet if there is a large department store in this country which does not regularly maintain, at its own expense, a school for the instruction of its younger employees, it is certainly behind its competitors, for the practice is general. The scope of these schools, and the lines upon which they are conducted, are somewhat varied, but all give instruction in the elementary branches taught in the common schools. These studies include arithmetic, spelling, geography, grammar or language, and even one or two more advanced branches. In one Chicago department store instruction is given only to cash girls and "wrappers," not to clerks. Of these there are three hundred in the employ of the house, and they are divided into classes of from eighty to one hundred. Each class is given instruction for one month, and from eight to ten o'clock in the morning. At the end of the month another class is installed, and so on until the round has been made of all who are eligible to admission. Then the first class comes in for its second term and the circuit is again made.

Another store does not exclude clerks from its classroom and does not draw the limit at any particular age, but admits all of its employees who feel themselves deficient in school training and wish to make up their lack in this direction. The sessions of this school are from half-past eight in the morning until eleven, and its enrollment seldom falls below two hundred. It is estimated that all the employees of this institution who come within its school classification average three months' instruction in the course of a year.

The Work of the Cash Girls' College

There is no attempt on the part of the management of department stores to give the impression that these schools are philanthropic enterprises. On the other hand, it is frankly confessed that they are maintained for the selfish purpose of increasing the service-value of their employees and that they undeniably yield a profit to the establishments by which they are supported. A cardinal duty of the schoolteacher is to obtain a fair knowledge of the mental capacity and personal traits of each pupil and to make these observations a matter of record. In fact, the schoolmistress is regarded as one of the chief aids of the Superintendent, who relies upon her for an intimate knowledge of the younger employees, from among whom he must eventually select those to be promoted to more responsible positions. Then, too, the teacher of the department store school is relied upon to weed out the stupid and the dull who, after patient instruction and attention, fail to show promise of developing into reasonably bright workers. Many of the children who are received into the big department store would remain almost wholly devoid of school training were it not for the classroom of the establishment.

Scores of touching incidents are encountered in these schools, but one will be sufficient to indicate the practical good which is accomplished by this work. During the holiday week of 1896 two men, representing a large city church, were engaged in carrying cheer and material comfort to some of the most destitute families in a large tenement district. They found one household where the mother was sick in bed, the father out of work, and the several children inadequately clothed and nourished. One of these visitors was a young man in the employ of a large department store. Immediately it occurred to him that possibly he might find employment, in

(Concluded on Page 13)

Jack and the Beanstalk—By Guy Wetmore Carryl

(A Grimm Tale Made Gay)

WITHOUT the slightest basis for hypochondriasis
A widow had forebodings that a cloud around her flung,
As, with expression cynical, for half the day a clinical
Thermometer she held beneath her tongue.

Whene'er she read the papers she suffered from the vapors;
At every tale of malady or accident she'd groan:
In every new and smart disease, from housemaid's knee to heart disease,
She recognized the symptoms as her own!

The closets of her villa were full of sarsaparilla,
Ammonia, bronchial troches, digitalis, soda mint,
Restoratives hirsutical, and soaps to clean the cuticle,
And iodine, and peptonoids, and lint.

She was nervous, apoplectic, and anemic and dyspeptic:
Though not convinced of catalepsy, yet she had her fears:
She spoke with force fanatical about a twinge rheumatical,
And said she had a buzzing in her ears.

Now, all of this bemoaning, and this sighing, and this groaning
The mind of Jack, her son and heir, unconscionably bored.

His heart completely hardening, he gave his time to gardening,
For raising beans was something he adored.

Each morn in accents morbid that sad maternal bore bid
Her heartless son affectionate and lachrymose good-byes:
She never granted Jack a day without some long "Alackaday!"
Accompanied by rolling of the eyes.

But Jack, no panic showing, just watched his beanstalk growing;
No tear bedimmed his eye, however touching was her talk:
She never fussed or furried him. The only thing that worried him
Was when no bean-pods grew upon the stalk.

But then he wabbled loosely his head, and wept profusely,
And, taking out his handkerchief to mop away his tears,
Exclaimed: "It hasn't got any!" He found this blow to botany
Was sadder than were all his mother's fears!

The Moral is that gardeners pine
Whene'er no pods adorn the vine.
Of all sad words experience gleans
The saddest are: "It *might* have beans!"

(I did not make this up myself.
'Twas in a book upon my shelf.
It's witty, but I won't deny
It's rather Whittier than I!)

The Predicament of E. Trueman Ficklin

By George Hibbard

Miss Maud Pursley

E. TRUEMAN FICKLIN, the head of the Weather Bureau newly established at Byzantium, New York, was a very nice young man. He was not only a young man with the nicest tastes, but he was a very conscientious young man. From his earliest youth he had always been conscientious. At school, if he did anything, he always told it. Also if any of the other boys did anything and said that he did it, he would insist that he did not, and his reputation for truthfulness was such that he always was believed. This, as may be imagined, did not tend to make him so popular. Still, he was very well liked, though his incurable habit of veracity lost for his side the baseball game of the year because he insisted on declaring he was "out" when the umpire had decided that he was "safe" at base.

It was with great delight that he found himself raised to the charge of the Meteorological Station at Byzantium—in his case literally a rise in life, for it was to the very top of the highest office building in the place. With gayety and confidence he looked forward to an existence of contentment and modest usefulness. But this did not last long. His disenchantment followed all too soon. It was but a brief period, in fact, before he discovered the rose leaf that was finally going to turn—no, crumple—and render his days and his nights miserable. For a month he was in bliss. Then the awakening came. Everything was as right as his heart could desire except his work. This he could not get right. It was most unaccountable. He gave the most intense thought and diligent care to it, but try as he would, by the most painstaking methods, he could not make his predictions tally with the actual results.

When he had predicted that it would be "Clear, with fresh breezes," the day was sure to be overcast, with unbroken calm. If he ventured to declare that "Unbroken summer weather will prevail, with northerly winds shifting to westerly," as an actual fact there would be an April-like succession of changes, with a southerly wind changing to easterly. Nor was it any use if he took refuge in such apparently safe generalities as "Unsettled conditions not clearly defined. May be cool with sinking thermometer, followed by rising with increasing heat, while there may be heat with growing coolness. The day may be fair to rainy or rainy to fair, or possibly rainy and fair." At once the weather would declare itself uncompromisingly as one thing or the other: as twelve hours of sultry hotness or benumbing chilliness; as a morning and afternoon of blazing sunshine or drenching rain.

There was no escaping it, and Trueman was appalled. He could only conclude that it was his fate among meteorologists to fall upon a particularly baffling and impossible kind of climate, though really it seemed an ordinary enough summer.

He began to be sleepless at night, wondering what kind of weather it really was going to be the next morning, and getting up from hour to hour to see how the sky looked and which way the wind was blowing. He became pale and thin, for the strain was beginning to tell on him. Indeed, the situation for one of his acutely conscientious nature was remarkable and horrible. To be obliged to go on day after day making statements that he awoke on the following morning only to see falsified was something almost beyond endurance. It was a most marvelous instance of the irony of fate, and Trueman suffered intensely under it.

This was the condition of affairs when one day he was taken to a picnic arranged by the Byzantium Dancing Club.

"That's rather a pretty girl," he said condescendingly, after the manner of masculine youth.

"That," said Watkyns, a friend of his—a genial young undertaker—in a reverential tone, "is Miss Maud Pursley."

"Oh!" replied Trueman airily. "I shouldn't mind being introduced."

"Mind!" exclaimed his friend indignantly; "I should think you wouldn't mind. The only question is, will she mind having you? Why, Maud Pursley is the acknowledged belle of the whole set. If she'd take the trouble, in about sixteen minutes she'd make you wish you were dead and had the money for your clothes."

"I think really I should like to know the young lady," responded Trueman, his interest in Miss Pursley increased, if anything, by his knowledge of her formidable nature.

Watkyns approached Miss Pursley, who was cheerfully eating a ham sandwich, and spoke a few words to her. Trueman saw the young lady nod carelessly; then Watkyns beckoned to him, and Trueman drew near, with, it must be confessed, his heart already beating a little more rapidly.

"Miss Pursley," said Watkyns, "I want to introduce my friend, Mr. Ficklin."

He at once tactfully withdrew, leaving Trueman, much to his surprise, suddenly bereft of speech. Maud Pursley looked him up and down critically.

"Well, Mr. Man?" she briskly said, as he did not speak.

"I hope you don't mind my having asked to be introduced to you," Trueman managed to say at length.

"I don't know," she said with perfect frankness. Then she laughed and added, casting up her eyes with a sentimental sigh that ended in a laugh: "Time alone can tell."

By now it was all over with Trueman. He already felt like the dust beneath her feet, and gloried in it.

"I—I'm sure I'd like to please you," he murmured dejectedly.

"All right," she said cheerfully. "We'll see about that. Who are you, anyway?"

"What do you mean?" asked Trueman rather taken aback by the young lady's appalling directness,

"I mean, what are you good for, where do you come from, and what's your business?" she began.

"I am a meteorologist," answered Trueman meekly.

"What?" cried the girl, drawing slightly away, while something very like a look of fright came into her eyes.

"I mean," he said hurriedly, "that I have charge of the Weather Bureau of Byzantium."

"Oh!" she exclaimed, more reassured. "Is that all? You are the man who says what the weather is going to be?"

"Yes," said Trueman sadly.

"Well, then," Miss Pursley retorted, "let me tell you that I think you're pretty poor at it. Why, only the other day I read in the newspaper that you said it was going to be pleasant. I wore a new hat and it rained cats and dogs, and that was the end of my hat."

"I am very sorry," murmured Trueman contritely.

"And a week ago," she went on with increasing indignation, "you predicted there wasn't going to be any wind. I went out ever so far on my wheel and there was a perfect gale coming back. I had to walk almost all the way. I was never so tired in my life."

"You must understand," said Trueman, "how much I regret anything that causes you any trouble."

"Well," she replied more cheerfully, "I suppose a man's got to make mistakes sometimes. I tell you, though, that you must be right about the day after to-morrow. I'm going on an excursion on the lake, or at least I'm going if it is pleasant, and I want to know particularly what sort of a day it is going to be."

"I'll be most careful about it," said Trueman devotedly.

From the moment that Trueman first spoke to Miss Pursley until he accompanied her to her own door he hardly left her side. It was he who swung her in the swing until he cracked several seams; it was he who later rowed her in a boat on the river until his hands were blistered; it was he who later still reclined on the grass at her feet in the clear moonlight. There was no doubt about it that by the time the baskets were all packed up he was head over ears in love with Maud Pursley, and in his mind he had already begun to designate her, in capital letters, as the ONE WOMAN.

"Remember," she said as she stood on the veranda holding his hand as they said farewell; "you've got to be right about the weather the day after to-morrow, for I *must* know."

"Surely," he said with all confidence.

"And you'll go, too," she said with melting sweetness; "if I get you an invitation. I'll telephone you to-morrow morning, and you must be certain about the kind of day or I'll never speak to you again."

Trueman knew that he was walking on the paving-stones as he strode away. But they did not seem like paving-stones. There was an elasticity that he had never noticed in any sidewalk before, and with every step there was a spring that seemed to shoot him up in the clouds.

When he awoke on the following morning it appeared to be in a new world of unspeakable bliss. As soon as he could gather his wits together he realized that it was SHE, and from the first step out of bed until he seemed to soar up in the elevator to the top of the office building he thought of nothing else.

It was about twelve o'clock when Miss Pursley telephoned.

"Hello!" she said as he listened in rapture. "I've got the invitation for you and you'll come."

"Of course," he replied. "But I'm afraid that we can't expect much in the way of good weather."

"Then I'll not go," she said promptly. "It *must* be good weather. You must have it good weather."

"But I don't make the weather," he pleaded piteously.

"Well," she said shortly, "it's got to be good weather. Don't you want to go with me? It must be good weather or I'll never forgive you. I'm counting on it. Good-by."

And he heard an ominous little click that indicated she had hung up the receiver.

Trueman returned to his desk in a state of great depression. Work it out as he might he could not make a pleasant day of it. The most unfavorable reports came in from the surrounding country and the local indications became hourly more threatening. It was with an aching heart he prepared his prediction and delivered it to the newspapers.

> Local conditions, though unsettled, still clearly indicate squally weather, while a well-developed storm, central in the Mississippi Valley and slowly moving in this direction, makes heavy rain and wind certain.

That was the best he could make of it, and in despair, after holding his report until the last moment, he let it go to the world.

The following afternoon was, of course, one of burning sunshine and came after a morning of perfect summery blue sky. Trueman recognized the fact only too well as he crawled along the street on the way to see the object of his adoration. Would she be at home? It was with indescribable relief that he heard the announcement that Miss Pursley *was* "in," though at once his terror returned with the near prospect of meeting her.

She kept him waiting for a long time, then she drifted into the room without any indications that she saw him—her eyes fixed on the ceiling.

"I couldn't help it," he gasped. "Everything seemed to indicate what I said."

"I believe that you did it on purpose," she replied, looking in any direction but that in which he stood. "See what a day it is," and she pointed to the window where the sun was pouring in radiantly. "I believe that you wanted to do something else."

"I assure you," cried Trueman in agony, "that I have thought of nothing but seeing you—been looking forward to it every moment since I left you."

"A nice way to show it," she pouted. "Why, we might be having a splendid time!"

"I'm not sure," said Trueman gently, "that it is not better here—alone."

In such a fashion he made his peace, and it was with something of his former feeling of rapture that he went away. Still there was one thought that came to harass him. She had told him that it was her intention, if the following day were pleasant, to visit her aged grandmother, who lived in a small place a few miles distant. She explained that she only went when she felt sure of good weather. She had asked him what he had thought, and he had replied, guardedly, that he could not tell as yet. She said she would see in the morning paper. It was a great responsibility and Trueman felt it.

He returned at once to his office and consulted the auspices vouchsafed by science. As he read them they all pointed unmistakably in one way. There were the clearest indications that the morrow would be a particularly fine day. He breathed again and wrote his forecast joyfully.

> All points to continued good weather and there is no reason to expect change. The day will be fair, with fresh westerly breezes and slightly increasing heat.

The next morning was pleasant enough, but by noon it was pouring. The rain came down persistently all of the afternoon. Without a break it continued till nightfall, when it let up suddenly. In the evening, as early as he thought was prudent, Trueman again sought the Pursley mansion.

"Well," said Maud Pursley in a snuffly tone, but with decided asperity, "I went because I read what you said. I got very wet feet and was drenched through. Of course I've an awful cold. Look at me."

Indeed the object of his affections was a sufficiently pitiable looking object. Her lovely nose was of the redness of the rose and her pretty eyes looked as if she had been weeping violently, the lids were so distended, not to say puffy. In truth, between sneezes, she occasionally wiped away a tear. Trueman thought that she had never looked more attractive. He had reached the stage where a red nose and weeping eyes are nothing.

"What could I do?" he groaned; "everything seemed to prove it."

"Then," she said decidedly, "I don't believe in your old Weather Bureau anyway. It's always wrong."

"But you will forgive me?" pleaded Trueman.

It was then and there that it was settled—though she wished that the engagement should be kept secret for a little time longer before her father was told. Her father! Trueman had never as yet been obliged to consider this formidable personage and at the thought of him he felt a sensation of chilling depression. He had seen him and the sight was not reassuring. A large man, with deep, gruff voice and an impatient manner. He was a florist—sending his flowers to the metropolis—and necessarily a millionaire. He never sold the smallest spray of lily of the valley for less than its weight in gold and at some periods of the year it might have appeared that he only parted with "American Beauties" for their equivalent in diamonds.

But in spite of the bliss and rapture incident to the time Trueman cannot be said to have had a pleasant life. The weather proved no less refractory than before. No matter

what he might predict it would *not* come true. Occasionally he might almost hit it, or at least come so near to it that he could make excuses to himself. A squall of one day might come bursting in twenty-four hours later with some chance of being called the same storm. When he had written "Cool conditions will be of short duration, as warm weather will be felt here by Monday morning," the thermometer might encourage him by dropping a few points during the night, but by noon on Monday it would be surely sailing upward with a strong bull movement. Still, this would not satisfy his very exacting conscience, and the situation was trying.

"Of course I don't believe a bit," said Maud to him quite frankly, "in your silly old whirligigs and all the other bric-à-brac you've got up there. But if the Government is willing to pay you for it, why, we'll need the money to satisfy papa when you talk to him."

That was the pinch and Trueman felt it. He was no longer alone in the world. He had another for whom he was responsible. Without this he assured himself that he would have resigned long ago and at once been free from this awful weight of daily falsity. But without a position how could he dare to appear before the undoubtedly exacting parent. And it was necessary that the interview should take place. At first, being engaged had been enough to interest Maud, but now she felt that she could not be perfectly happy unless "the other girls knew about it."

It was a chilly autumn evening when, with Maud sitting on the lower step of the stair in the hall, Trueman knocked at the door of the study where the burly florist was accustomed to withdraw after his dinner.

"Want anything of me?" asked Pursley, after Trueman had entered and stood with beating heart silently contemplating the other figure looming portentously through the thick cigar smoke.

As Trueman only wanted his daughter he had a natural hesitation about saying so in this off-hand manner; consequently, in his embarrassment, he said nothing.

"Well, what is it?" continued the other impatiently.

"I hardly know how to begin," stammered Trueman, "but the fact is that I've been in love with Maud for a long time, and I've asked her to marry me and she has said that she would."

"Never!" thundered her father.

"What!" exclaimed Trueman, completely taken aback. He had foreseen the difficulties in the way, but he had never anticipated a direct refusal.

"Never!" repeated the other. "I know you—and I'm not going to have her married to any such incompetent, lying dummy."

This was plain speaking, and Trueman would have beat a retreat if his natural indignation had not restrained him.

"What have you got against me, Mr. Pursley?" he asked with more firmness than he had ever shown in his life.

"Got against you!" exclaimed the parent. "Nothing, except that you are not good for anything, and don't know anything, and have been ruining me with those weather predictions of yours. What happened yesterday? I read in the morning paper that mild weather was going to continue. And what was the result? I didn't put any heat in the greenhouses: I can't tell you how many plants were destroyed."

"It was a mistake," confessed Trueman wearily.

"And it's only what is happening every day. All summer, when you said it was going to be rainy I'd put off having the plants watered. Then when you said it was going to be fair I'd have all the men at it only to have everything drowned out in an hour. No, sir; if you want Maud, you've got to do better or I can't trust her with you. I tell you, sir, that you've got to be right at least once. Now I don't want to be hard on young people and no one can claim that I'm exacting. You must be right once, sir, and then perhaps we'll talk about it. Good-evening."

Her father turned away in a manner that clearly left nothing else to be said, and Trueman, feeling that all appeal would be useless, reluctantly left the room. In the dark hall he felt Maud throw her arms about his neck. "I've been listening," she whispered. "I could not help it. Oh, you can do that. You can be right just once—only a single time. For my sake."

Trueman worked as he had never worked before. There was not a corner of the country he did not watch for every indication of coming fair weather or foul. Not a dispatch that he received from headquarters that he did not do his best to try by his own deductions. It was a bad time of the year. Through the latter part of October and in the early days of November there could be such different kinds of weather—periods of calm and Indian Summer alternating with times of frost and the first snows. Even a belated thunderstorm came along to throw Trueman quite out of his reckoning when one day he had predicted with assurance that winter was about to set in at last. He did not dare see the father, and every visit to the home was a perilous undertaking from the dread of meeting him.

Trueman's usually good spirits began to give way, and even Maud seemed less cheerful and confident.

"Oh," she said to him one evening as she parted with him at the door under the tender light of a new moon, "only once—only once—my darling."

Her cry went straight to his heart.

"I try so hard," he pleaded.

"In two months," she said, "you have not been right once." She paused. "Do you know, I have an idea! I wish you would try my way."

"What is it?" he asked.

She leaned over and whispered for a moment in his ear.

"Oh!" Trueman exclaimed.

"Try it, please," she said as she slipped out of sight through the door. "It would be just as good, anyhow."

Trueman walked off pondering deeply. The idea was ridiculous and he would not think of it. But he would make one last effort to be right in the morning. He went to his office and worked it all out.

> Conditions unchanged—mild weather will continue for some days.

Unfailingly, the next day there was a snowstorm. An Arctic wind swept all before it and formed drifts until all the trains were late. In two places telegraphic communication was interrupted. Trueman sat in the top of the high office building in deepest dejection. Maud had told him her father had expected to make a shipment of unusual importance. Of course all had been destroyed. It was the last straw. He did not dare to go near the Pursley house. For hours he sat motionless, and, in his despair, touching neither food nor drink. The wind, moaning through the anemometer, sang the dirge of his last hopes. They came to ask him for the forecast for the early editions of the afternoon papers. He had nothing ready, and it was necessary to act at once. He arose wearily. Then, from the mere motion or some other cause, a sudden change came over his spirit. Was it not cowardly to give way thus? Was it worthy of her and of her love? But what could he do? Suddenly her suggestion occurred to him. He was alone in the room, for he had said that he would be ready presently. Going to his table he took out some sheets of paper and cut them into a number of regular strips. On one after the other he wrote a forecast for every imaginable kind of weather. Though it was December, he made arrangement for a possible July day. When he had finished there was a goodly pile of prepared slips lying before him. He seized them nervously, reached for his hat, threw the bunch in it and shook it violently. For a full moment he remained shaking the slips until they were in utter confusion. He put down the hat on the desk, closed his eyes, and feverishly plunging in his hand drew forth one of the pieces of paper. Looking at it he read:

> Conditions indicate that present storm will pass away about midnight, to be succeeded by lessening winds but increasing cold. Fair to-morrow with intense cold. Shippers must use caution or had best refrain from all shipment of perishable goods.

There was no equivocation about it. Glancing out of the window and casting his eyes on the instruments he decided that it was ridiculous. Still, it was what he had determined to do and with a certain obstinacy he decided to do it. He knew that it was burning his ships—that this was his last throw.

Until midnight he lay awake to hear the wind suddenly subside at the stroke of twelve and steal away like Cinderella from the dance. It surprised him a little, and he was still more amazed when he awoke the next morning—for he was young and the young will sleep—to find the sun shining brightly in at his window over a white, crackling, creaking world. Could it be possible that he was right at last? There could not be a doubt of it. His predictions had come true to the letter. He could not dress fast enough—eat his breakfast fast enough. He might appear with the right to claim his love at last. He had given a distinct warning that perishable goods should not be shipped, and the thick frost on the window-pane showed how right he had been. Pursley would be deeply grateful to him and all would go merry as a marriage bell. And soon the marriage bell would be ringing for his wedding!

Maud had seen him coming and she met him excitedly at the door.

"Oh!" she said, quickly drawing him out of the hall. "Come in here; I don't want you to meet papa. He is in a fearful temper."

"But," said Trueman, greatly taken aback, "didn't you see? It came out just as I predicted in every particular."

"I know," she replied. "I don't understand it."

"Well," answered Trueman sturdily, "I've done what he said. I'm going now to find him and remind him of his promise."

"I hope it will be all right, dear," she said admiringly.

Pursley was in the study in which Trueman had had his first interview with him. He was pacing the floor impatiently when the latter entered.

"Well, sir!" he began, his indignation making it impossible for him to go on.

"I've come," said Trueman mildly, "to tell you that I have fulfilled that condition you imposed. I have been right;" and Trueman waved his hand to the window, through which it was impossible to see because of the frost. "See!"

"I see!" roared Pursley. "I should think I did see! And I don't know how many hundreds of dollars it has cost me!"

"But I warned all shippers against sending perishable goods," urged Trueman. "I predicted intense cold."

"I know," continued Pursley; "but do you think I have been taking your advice? I have been doing exactly the opposite. It's your being right this time that has played the mischief—and made me lose I don't know how much, sir."

Trueman sank into a chair overcome. Certainly this was the last blow.

"But, papa," cried Maud, bursting into the room, "Trueman did what you said he was to do, and you can't go back on your word. You know what you promised!"

She threw her arms about the old man's neck. It was as easy to see him yielding under the influence as to see the hoar frost melt on the window under the warm beams of the morning sun.

"And if you don't say that we can do what we want it will break my heart."

That seemed too much for the father, and he stood evidently vacillating.

"You've got to," she concluded decidedly.

On reflection, Pursley evidently did not seem to see that there was anything else to do, and he held out his hand to Trueman.

Then and there the engagement finally received official recognition from the head of the Pursley household, and Maud and Trueman were happy.

"But," said Pursley to Trueman when it was all over, "you're much too poor a guesser for this weather business. You'll have to get out of it, and I'll see if I can't set you up in something sure, where a man *can't* make a mistake."

Trueman and Maud are now happily married and have a well-appointed house in New York city. But Trueman, as her father wished, sent in his resignation as the head of the Weather Bureau at Byzantium, and is now a most successful operator on Wall Street. The accuracy with which he can foretell the rise and fall of stock is unerring. Pursley has long since ceased to be anxious about the future of the young people.

"I always thought well enough of him," he informed his daughter confidentially. "It was only necessary to get him into something that was a certainty."

"I hope you don't mind my having asked to be introduced to you," Trueman managed to say

CALUMET "K"—A Romance of the Great Wheat Corner—By Merwin-Webster

Authors of The Short Line War

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"You don't mean that—that you can't do it?"

Drawn by
H. C. Edwards

FIFTEENTH CHAPTER

BEFORE December was half gone—and while the mild autumn weather serenely held, in spite of weather predictions and of storm signs about the sun and days of blue haze and motionless trees—the newspaper-reading public knew all the outside facts about the fight in wheat, and they knew it to be the biggest fight since the days of "Old Hutch" and the two-dollar-a-bushel record. Indeed, there were men who predicted that the two-dollar mark would be reached before Christmas, for the Clique of speculators who held the floor were buying, buying, buying—millions upon millions of dollars were slipping through their ready hands, and still there was no hesitation, no weakening. Until the small fry had dropped out the deal had been confused; it was too big, there were too many interests involved, to make possible a clear understanding, but now it was settling down into a grim fight between the biggest men on the Board. The Clique were buying wheat—Page & Company were selling it to them: if it should come out, on the thirty-first of December, that Page & Company had sold more than they could deliver, the Clique would be winners; but if it should have been delivered, to the last bushel, the corner would be broken, and the Clique would drop from sight as so many reckless men had dropped before. The readers of every great newspaper in the country were watching Page & Company. The general opinion was that they could not do it, that such an enormous quantity of grain could not be delivered and registered in time, even if it were to be had.

But the public overlooked, indeed it had no means of knowing, one important fact. The members of the Clique were new men in the public eye. They represented apparently unlimited capital, but they were young, eager, overstrung; flushed with the prospect of success, they were talking for publication. They believed they knew of every bushel in the country that was to be had, and they allowed themselves to say that they had already bought more than this. If this were true, Page was beaten. But it was not true. The young men of the Clique had forgotten that Page had trained agents in every part of the world; that he had alliances with great railroad and steamer lines, that he had a weather bureau and a system of crop reports that outdid those of the United States Government, that he could command more money than two such Cliques, and, most important of all, that he did *not* talk for publication. The young speculators were matching their wits against a great machine. Page had the wheat, he was making the effort of his career to deliver it, and he had no idea of losing.

Already millions of bushels had been rushed into Chicago. It was here that the fight took on its spectacular features, for the grain must be weighed and inspected before it could be accepted by the Board of Trade, and this could be done only in "regular" warehouses. The struggle had been to get control of these warehouses. It was here that the Clique had done their shrewdest work, and they had supposed that Page was finally outwitted until they discovered that he had coolly set about building a million bushel annex to his new house, Calumet K. And so it was that the newspapers learned that on the chance of completing Calumet K before the thirty-first of December hung the whole question of winning and losing; that if Bannon should fail, Page would be short two million bushels. And then came reporters and newspaper illustrators, who hung about the office and badgered Hilda, or perched on timber piles and sketched until Bannon or Peterson or Max could get at them and drive them out. Young men with snap-shot cameras waylaid Bannon on his way to luncheon, and published, with his picture, elaborate stories of his skill in averting a strike—stories that were not at all true.

Far out in Minnesota and Montana and South Dakota farmers were driving their wheat-laden wagons to the hundreds of local receiving houses that dotted the railroad lines. Box cars were waiting for the red grain, to roll it away to Minneapolis and Duluth—day and night the long trains were puffing eastward. Everywhere the order was "Rush!" Railroad presidents and managers knew that Page was in a hurry, and they knew what Page's hurries meant, not only to the thousands of men who depended on him for their daily bread, but to the many great industries of the Northwest whose credit and integrity were inextricably interwoven with his. Division superintendents knew that Page was in a hurry, and they snapped out orders and discharged half-competent men and sent quick words along the hot wires that were translated by dispatchers and operators and yardmasters into profane, driving commands. Conductors knew it, brakemen and switchmen knew it; they made flying switches in defiance of companies' orders, they ran where they used to walk, they slung their lunch pails on their arms and ate when and where they could, gazing over their cold tea at some portrait of Page, or of a member of the Clique, or of Bannon, in the morning's paper.

Elevator men at Minneapolis knew that Page was in a hurry, and they worked day and night at shovel and scale. Steamboat masters up at Duluth knew it, and mates and deck hands and stevedores and dock-wallopers—more than one steamer scraped her paint in the haste to get under the long spouts that waited to pour out grain by the hundred thousand bushels. Trains came down from Minneapolis, boats came down from Duluth, warehouse after warehouse at Chicago was filled: and overstrained nerves neared the breaking point as the short December days flew by. Some said the Clique would win, some said Page would win; in the wheat pit men were fighting like tigers; every one who knew the facts was watching Charlie Bannon.

The storm came on the eighteenth of the month. It was predicted two days ahead, and shipmasters were warned at all the lake ports. It was a northwest blizzard, driven down from the Canadian Rockies at sixty miles an hour, leaving two feet of snow behind it over a belt hundreds of miles wide. But Page's steamers were not stopping for blizzards; they headed out of Duluth regardless of what was to come. And there were a bad few days, with tales of wreck on lake and railroad, days of wind and snow and bitter cold, and of risks run that supplied round-house and tug-office yarn spinners with stories that are not yet worn out. Down on the job the snow brought the work to a pause, but Bannon, within a half-hour, was out of bed and on the ground, and there was no question of changing shifts until, after twenty-four hours, the storm had passed and elevator, annex and marine tower were cleared of snow. Men worked until they could not stagger, then snatched a few hours sleep where they could. Word was passed that those who wished might observe the regular hours, but not a dozen men took the opportunity. For now they were in the public eye, and they felt as soldiers feel when, after long months of drill and discipline, they are led to the charge.

Then came two days of biting weather—when ears were nipped and fingers stiffened, and carpenters who earned three dollars a day envied the laborers whose work kept their blood moving—and after this a thaw, with sleet and rain. James, the new delegate, came to Bannon and pointed out that men who are continually drenched to the skin are not the best workmen. The boss met the delegate fairly; he ordered an oilskin coat for every man on the job, and in another day they swarmed over the building, looking, at a distance, like glistening yellow beetles.

But if Chicago was thawing, Duluth was not. The harbor at the western end of Lake Superior was ice-bound, and it finally reached a point that the tugs could not break open the channel. This was on the twenty-third and twenty-fourth. The wires were hot, but Page's agents succeeded in covering the facts until Christmas Day. It was just at dusk, after leaving the men to take down the cable, that Bannon went to the office.

A newsboy had been on the grounds with a special edition of a cheap afternoon paper. Hilda had taken one, and when Bannon entered the office he found her reading, leaning forward on the desk, her chin on her hands, the paper spread out over the ledger.

"Hello," he said, throwing off his dripping oilskin and coming into the inclosure; "I'm pretty near ready to sit down and think about the Christmas tree that we ain't going to have."

She looked up, and he saw that she was a little excited; her eyes always told him. During this last week she had been carrying the whole responsibility of the work on her shoulders.

"Have you seen this?" she asked.

"Haven't read a paper this week." He leaned over the desk beside her and read the article. In Duluth harbor, and at St. Mary's straits, a channel through the ice had been blasted out with dynamite, and the last laden steamer was now ploughing down Lake Michigan. Already one steamer was lying at the wharf by the marine tower waiting for the machinery to start, and others lay behind her, farther down the river. Long strings of box cars filled the Belt Line sidings, ready to roll into the elevator at the word.

Bannon seated himself on the railing, and caught his toes between the supports.

"I'll tell you one thing," he said; "those fellows have got to get up pretty early in the morning if they're going to beat old Page."

She looked at him, and then slowly folded the paper and turned toward the window. It was nearly dark outside. The rain, driving down from the northeast, tapped steadily on the glass. The arc lamp, on the pole near the tool-house, was a blurred circle of light. She was thinking that they would have to get up pretty early to beat Charlie Bannon.

They were silent for a time—silences were not so hard as they had been a few weeks before—both looking out at the storm, and both thinking that this was Christmas night. On the afternoon before he had asked her to take a holiday, and she had shaken her head. "I couldn't—I'd be here before noon," was what she had said; and she had laughed a little at her own confession, and hurried away with Max.

She turned and said: "Is it done—the belt gallery?"

He nodded. "All done."

"Well——" she smiled; and he nodded again.

"The C. & S. C. man—the fellow that was around the other day and measured to see if it was high enough—he's out there looking up with his mouth open. He hasn't got much to say."

"You didn't have to touch the tracks at all?"

"Not once. Ran her out and bolted her together, and there she was. I'm about ready for my month off. We'll have the wheat coming in to-morrow, and then it's just walking down hill."

"To-morrow?" she asked. "Can you do it?"

"Got to. Five or six days aren't any too much. If it was an old house and the machinery was working well, I'd undertake to do it in two or three, but if we get through without ripping up the gallery, or pounding the leg through the bottom of a steamer, it'll be the kind of luck I don't have." He paused and looked at the window where the rain was streaking the glass. "I've been thinking about my vacation. I've about decided to go to the St. Lawrence. Maybe there are places I'd like better, but when a fellow hasn't had a month off in five years he doesn't feel like experiments."

It was the personal tone again, coming into their talk in spite of the excitement of the day and the many things that might have been said. Hilda looked down at the ledger, and fingered the pages. Bannon smiled.

"If I were you," he said, "I'd shut that up and fire it under the table. This light isn't good enough to work by, anyway."

She slowly closed the book, saying:

"I never worked before on Christmas."

"It's a mistake. I don't believe in it, but somehow it's when my hardest work always comes. One Christmas, when I was on the Grand Trunk, there was a big wreck at a junction about sixty miles down the road."

She saw the memory coming into his eyes, and she leaned back against the desk, playing with her pen, and now and then looking up.

"I was chief wrecker, and I had an old Scotch engineer that you couldn't move with a jack. We'd rubbed up together three or four times before I'd had him a month, and I was getting tired of it. We'd got about half way to the junction that night and I felt the brakes go on hard, and before I could get through the train and over the tender we'd stopped dead. The Scotchman was down by the drivers fussing around with a lantern. I hollered out:

"'What's the matter there?'

"'She's a bit 'ot,' said he.

"You'd have thought he was running a huckleberry train from the time he took. I ordered him into the cab, and he just waved his hand and said:

"'Wait a bit, wait a bit. She'll be cool directly.'"

Bannon chuckled at the recollection.

"What did you do?" Hilda asked.

"Jumped for the lever, and hollered for him to get aboard."

"Did he come?"

"No, he couldn't think that fast. He just stood still, looking at me, while I threw her open, and you could see his lantern for a mile back—he never moved. He had a good six-mile walk back to the last station."

There was a long silence. Bannon got up and walked slowly up and down the inclosure with his hands deep in his pockets.

"I wish this would let up," he said after a time, pausing in his walk and looking again at the window. "It's a

wonder we're getting things done at all." Hilda's eyes, roaming over the folded newspaper, fell on the weather forecast.

"Fair to-morrow," she said, "and colder."

"That doesn't stand for much. They said the same thing yesterday. It's a worse gamble than wheat."

Bannon took to walking again; and Hilda stepped down and stood by the window, spelling out the word "Calumet" with her finger on the misty glass. At each turn Bannon paused and looked at her. Finally he stood still, not realizing that he was staring until she looked around, flushed, and dropped her eyes. Then he felt awkward, and began turning over the blue-prints on the table.

"I'll tell you what I'll have to do," he said. "I rather think now I'll start on the third for Montreal. I'm telling you a secret, you know. I'm not going to let Brown or MacBride know where I'll be. And if I can pick up some good pictures of the river I'll send them to you. I'll get one of the Montmorency Falls, if I can. They're great in winter."

"Why—why, thank you," she said. "I'd like to have them."

"I ain't much at writing letters," he went on, "but I'll send you the pictures, and you write and tell me how things are going."

She laughed softly and followed the zigzag course of a rain drop with her finger.

"I wouldn't have very much to say," she said, speaking with a little hesitation and without looking around. "Max and I never do much."

"Oh, you can tell how work goes, and what you do nights."

"We don't do much of anything. Max studies some at night—a man he used to work for gave him a book of civil engineering."

"What do you do?"

"I read some, and then I like to learn things about—oh, about business, and how things are done."

Bannon could not take his eyes from her—he was looking at her hair, and at the curved outline of one cheek, all that he could see of her face. They both stood still, listening to the patter of the rain and to the steady drip from the other end of the office, where there was a leak in the roof. Once she cleared her throat as if to speak, but no words came.

There was a stamping outside, and she slipped back to the ledger as the door flew open. Bannon turned to the blue-prints.

Max entered, pausing to knock his cap against the door and wring it out.

"You ought to have stayed out, Mr. Bannon," he said. "It's the greatest thing you ever saw—doesn't sag an inch. And say—I wish you could hear the boys talk—they'd lie down and let you walk on 'em, if you wanted to."

Max's eyes were bright and his face red with exercise and excitement. He came to the gate and stood wiping his feet and looking from one to the other for several moments before he felt the awkwardness that had come over them. His long rubber coat was thrown back and little streams of water ran down his back and formed a pool on the floor behind him.

"You'd better come out," he said. "It's the prettiest thing I ever saw—a clean, straight span from the main house to the tower."

Bannon stood watching him quizzically; then he turned to Hilda. She, too, had been looking at Max, but she turned at the same moment and their eyes met.

"Do you want to go?" he said.

She nodded eagerly. "I'd like to ever so much."

Then Bannon thought of the rain, but she saw his thought as he glanced toward the window, and spoke quickly.

"I don't mind—really. Max will let me take his coat."

"Sure," said Max, and he grinned. She slipped into it, and it enveloped her, hanging in folds to the floor.

"I'll have to hold it up," she said. "Do we have much climbing?"

"No," said Max, "it ain't high. And the stairs are done, you know."

Hilda lifted the coat a little way with both hands, and put out one small toe. Bannon looked at it and shook his head.

"You'll get your feet wet," he said.

She looked up and met Bannon's eyes again with an expression that puzzled Max. "I don't care. It's almost time to go home, anyway." So they went out and closed the door, and Max, who had been told to "stay behind and keep house," looked after them, and then at the door, and an odd expression of slow understanding came into his face. It was not in what they had said, but there was plainly a new feeling between them. For the first time in his life Max felt that another knew Hilda better than he did. The way Bannon had looked at her and she at him; the mutual understanding that left everything unsaid; the something—Max did not know what it was, but he saw it and felt it, and it disturbed him..

He sat on the table and swung his feet, while one expression chased another over his face. When he finally got himself together he went to the door, and, opening it, looked out at the black, dim shape of the elevator that stood big and

Young man with snap-shot cameras waylaid Bannon on his way to luncheon

square only a little way before him, shutting out whatever he might else have seen of rushing sky or dim-lighted river, or of the railroads and the steamboats and the factories and rolling mills beyond. It was as if this elevator were his fate, looming before him and shutting out the forward view. In whatever thoughts he had had of the future, in whatever plans, and they were few, which he had revolved in his head, there had always been a place for Hilda. He did not see just what he was to do, just what he was to become, without her. He stood there for a long time, leaning against the door jamb with his hands in his pockets, and the sharper gusts of rain whirled around the end of the little building and beat on him. And then—well, it was Charlie Bannon; and Max knew that he was glad it was no one else.

The narrow windows in the belt gallery had no glass, and the rain came driving through them into the shadows, each drop catching the white shine of the electric lights outside. The floor was trampled with mud and littered with scraps of lumber, tool boxes, empty nail kegs and shavings. The long, gloomy gallery was empty when Bannon and Hilda stepped into it, excepting for a group of men at the farther end, installing the rollers for the belt conveyor—they could be seen indistinctly against a light in the river house.

The wind came roaring around the building, and the gallery trembled and shook. Hilda caught her breath and stopped short.

"It's all right," said Bannon. "She's bound to move some."

"I know"—she laughed—"I wasn't expecting it—it startled me a little."

"Watch where you step." He took her arm and guided her slowly between the heaps of rubbish.

At one of the windows she paused, and stood full in the rain, looking out at the C. & S. C. tracks with their twinkling red and green lights, all blurred and seeming far off.

"Isn't this pretty wet?" he said standing beside her.

"I don't care." She shook the folds of the rubber coat and glanced down at it. "I like it."

They looked out for a long time. Two millwrights came through the gallery and glanced at them, but they did not turn. She stepped forward and let the rain beat on her face—he stood behind, looking at her. A light showed far down the track, and they heard a faint whistle. "A train," he said; and she nodded. The headlight grew, and the car lights appeared behind it, and then the black outline of the engine. There was a rush and a roar, and it passed under them.

"Doesn't it make you want to jump down?" she said softly, when the roar had dwindled away.

He nodded with a half-smile.

"Say," he said, a little later, "I don't know about your writing—I don't believe we'd better"—he got the words out more rapidly—"I'll tell you what you do—you come along with me and we won't have to write."

"Come—where?"

"Up to the St. Lawrence. We can start on the third just the same."

She did not answer, and he stopped. Then, after a moment, she slowly turned and looked at him.

"Why"—she said—"I don't think I——"

"I've just been thinking about it. I guess I can't do anything else—I mean I don't want to go anywhere alone. I guess that's pretty plain, isn't it—what I mean?"

She leaned back against the wall and looked at him: it was as if she could not take her eyes from his face.

"Perhaps I oughtn't to expect you to say anything now," he went on. "I just thought if you felt anything like I did, you'd know pretty well by this time whether it was yes or no."

She was still looking at him. He had said it all, and now he waited, his fists knotted tightly and a peculiar expression on his face, almost as if he were smiling, but it came from a part of his nature that had never before got to the surface. Finally she said:

"I think we'd better go back."

He did not seem to understand, and she turned away and started off alone. In a moment he was at her side. He guided her back as they had come, and neither spoke until they had reached the stairway. Then he said: "You don't mean that—that you can't do it?"

She shook her head, and hurried to the office.

(TO BE CONTINUED)

Flying Shot Made Visible

A PATENT has just been granted for a "visible projectile," which is intended to be seen during the course of its trajectory by a smoky streak in the daytime or by a luminous streak at night. This is accomplished by coating the bullet or shell with a substance which is ignited by the gunpowder of the charge. Covered with a thin coat of this substance the shell will give off a visible vapor in the daytime, and at night will produce during its passage a bright trail enabling the gunner to see whether he is shooting correctly.

THE SATURDAY EVENING POST
FOUNDED A.D. 1728

GEORGE HORACE LORIMER, Editor

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PROMISES of the politicians and of the summer resort advertisements are two of a kind.

JUDGING from the pension returns, the war with Spain was one of the greatest conflicts in history.

THE Americans get most of the compliments out of China, while the others get most of the loot.

THE Ohio Democratic platform ignored Mr. William Jennings Bryan, but he did not ignore the platform.

EVEN if explorers were to discover the North Pole it would probably melt before they could get it shipped to market.

WHAT in the world will Mr. J. Pierpont Morgan do for exercise when every industry has been organized into a trust?

WITH youth and health Mr. Carnegie is confident he could make it over again, but would it be fair to others to allow him to keep his experience?

EUROPEAN rulers who think the Monroe Doctrine is not working at its trade any longer should go and have a quiet chat with the Boy King of Spain.

AFFAIRS of the Government have been running so smoothly that it has not been found necessary to even call an extra session of Mark Hanna this summer.

SYMPATHETIC persons who are prone to side with the Chinese in their distress perhaps forget that the Chinese are responsible for the invention of firecrackers.

THIS country zealously refrains from participation in the politics of European nations, but there is no doubt that the American locomotive has quite a pull abroad.

MARK HANNA thinks the coming election the most important ever held in Ohio, but should the Democrats win he will think it amounts to nothing, as this is an off year.

THAT our brown brothers in the Philippines have caught the proper American spirit is shown from the fact that they celebrated Fourth of July six or eight hours before we did.

THE usual talk about closed churches is met with the usual reply that they would be open if people would attend the services. The pleasant repartee between the pulpit and the pews is therefore even, but somehow the result is unsatisfactory as a religious demonstration.

WHEN the Cubans elect a President they should be careful not to act the way we do during a Presidential election or we may think them incapable of self-government.

FIVE expeditions of different nationalities are on their way to find the North Pole, and this means five new books, five new lecture courses, and five explanations of why they did not do it.

IT BEGINS to look as if a Western Democrat, somewhat of the mental and moral build of Grover Cleveland, would be making a pretty good race for the Presidency about three years hence.

IT WAS cowardly of the lightning to strike down a Western ball player recently during a game. Had the lightning been looking for some one of its size it would have reached for the umpire.

THE advantages of a made-to-order family tree is that the ancestors composing it will always bear inspection, whereas those from real life are often such as one would not care to have one's children associate with.

THE Methodists have cut down the number of their hymns from eleven hundred to six hundred. Even with that commendable improvement it is to be feared that some of the members will still refuse to go further than the Doxology on a memory test.

MR. DAWES, Comptroller of the Currency, sent his resignation to the President before entering the Senatorial fight in Illinois; a very proper thing to do. It is the course that every man in high office should pursue. Mr. Dawes, by the way, seems to have shown a good level head in his work, and it is a pity that his services will be lost to the Government, for he has been doing things that are making bank-wrecking not only unpleasant but absolutely dangerous for those who misuse money placed in their keeping.

The Summer Scarcity of Young Men

THERE is the usual cry of a scarcity of young men at many of the summer resorts. Complaint is made that they are going off on cruises, camping in the wilderness, taking long trips on railroads, and doing almost everything but sitting around hotels and paying the necessary attention to the summer girls. From this situation a few critics have concluded that the modern young man lacks the gallantry and the devotion to the female sex so characteristic of his forefathers. The young man has not a word to say in his defense, and is going his own way with a philosophic indifference that is exasperating.

A word in his defense therefore may not be unjust. To the average man, lolling around a summer boarding-house is not rest. It is simply a test of patience and a strain on the nerves. He knows that a real vacation is not a mere cessation from routine work. A change of scene, a different experience, and something in the way of recreation that brings novelty and exercise do more to put his body and mind in good condition than a whole summer of simple loafing. That broadens him, puts new muscles into play, and sweeps out the cobwebs from his brain. It gives new toil to his body and makes each meal a delight. Then, too, he does not have to bother about the question of dress. He can be comfortable, and even in the discomforts of his vacation he can find pleasure. When people go away for their health, the doctors at the best hotels often restrict their eating or feed them with tonics. The young man who penetrates the wilderness, or wades the trout streams or sails down rivers or along the coast, gets the ozone into his body, which is better than any medicine, and he acquires an appetite which solves the question of diet better than all medical skill. He cannot be blamed for the manner in which he spends his few weeks away from his regular occupation,.

The wise girl profits by his example. The same exercise, the same abundance of fresh air and plain food, are as good for her as they are for him; and when they happen to be together they both profit. Love can find happiness in a nook under the friendly shade of the trees. It can climb mountains and take long walks through flowered valleys. It can get more satisfaction in the freedom of a camp than in the conventionalities of the hotel, and the girls begin to appreciate the joy of living more than they do the pleasures of dressing. In this way we are returning to the simpler life, and the benefits are incalculable.

There is no scarcity of young men; in reality there are more of them than there ever were. They are taking longer vacations. The woods are full of them, in fact, and the wise girls know where to find them.

Trolley-riding will never be entirely comfortable until there are special cars with end seats for all fat passengers

An American Weapon Against Europe

THE periodical revival of the talk about an anti-American commercial alliance in Europe makes it worth while to take an account of stock and see what means of defense we have against such a combination.

Tariff retaliation, of course, we could use with excellent effect. If European countries shut out our goods we could bar theirs, not only from our continental markets, but from those of Porto Rico, Hawaii and the Philippines. But while this would be a serious blow to Europe it might not be decisive, since our exports to most countries of the European continent greatly exceed our imports from them. Tariff retaliation is a game at which they might be able to meet us on at least equal terms.

But there is one direction in which our weakness may prove our strength. We have hardly any shipping that can be injured by European discriminations, while Europe has an immense tonnage that lies open to our reprisals. Suppose, for instance, that Germany should join an anti-American commercial league, and that we should announce that all goods brought to American ports in German vessels should pay extra duties of ten per cent.; what could Germany do? She could not retaliate in kind, for there are hardly any American vessels trading to German ports. She could not levy additional taxes on American imports, for, by the hypothesis, she would already have carried such taxes to the point of prohibition. She would simply have to watch her splendid merchant marine wither away while British vessels inherited its business.

"The future of Germany is on the ocean," said the Kaiser. But the key to that future is in the hands of the United States. All the huge ships in which Germans take such just pride—the Deutschland, the Kaiser Wilhelm der Grosse, and the rest—are in the transatlantic trade. The two great navigation companies, the Hamburg-American and the North German Lloyd, whose fleets exceed the tonnage of the entire registered merchant marine of the United States, live on American business. We could kill Germany's maritime aspirations at one blow, and no stroke would go so near to the heart of German Imperialism.

In a lesser degree the position of France is like that of Germany. The finest steamers under the French flag ply between Havre, Cherbourg and New York. To drive them out of business would be to reduce France to maritime insignificance. By a similar weapon we could reach Holland, Belgium, Denmark, Sweden, Norway, Italy, Spain, and even Russia, which, although her flag is not often seen in our ports as yet, counts largely upon trade with our Pacific ports for building up her merchant marine on that side of the world.

Our strategic position for such a contest is perfect. England, with the majority of the world's tonnage, is ready to pick up any trade the other nations drop, and to spare us any inconvenience from the exclusion of their ships. She cannot be reached by reprisals against us, and the number of American vessels trading to the ports of Continental Europe is too small to count.

We are not anxious for a commercial war, but if one is to come here is a satisfactory assurance that we shall not get the worst of it.

Cuba's Ship of State will have a safe voyage because Uncle Sam's pilot boat will always be within calling distance.

Shortening Up the Working-Day

OF COURSE there is a limit to the reduction of the hours of labor, and that limit is set by the needs of society on the present level of social requirements. We cannot reduce work to three or four hours a day because our workers could not produce in that time what society requires. But it is a fair question whether, with our vast improvements in machinery and methods, we are not in a position to get on with less than ten hours' labor from them. Thus far those improvements have served mostly to reduce the prices of all sorts of commodities, and of course the workingman has shared in that benefit in his degree. But he would benefit still more if that progressive reduction of prices were checked somewhat, to give him time for intellectual improvement and social enjoyments. Where he is engaged in such monotonous employments as those of factories and mines, he has not the nervous energy left for the enjoyment of art, literature and science, even if he had the time. His relations with his family and his neighbors are unsatisfactory and formal. He is not a man, but a workman. He needs leisure as he did not need it in the varied, and therefore less exhaustive, employments of the workshop, and as he does not in the varied employments of the farm.

This is assuming, it may be objected, that he will make the best use of the time he gains by the reduction of the hours of labor; but what security have we that the time gained will not be spent in idleness or drunkenness? That is not our affair. If we can afford to let him have the time he is entitled to it, whatever use he may make of it. Do we refuse to pay a just debt because we think our creditor will spend it in drink or some other folly? If we are really concerned about the result of shortening the labor day, then let us show it by increasing the laborer's opportunities for making the best use of it. Our American wealth has not gone much toward that object. The number of places and institutions in which the American workingman can get access to intellectual employments of any kind is not so great as it ought to be—not so great as in many parts of Europe.

The present movement is not to be considered apart from the general and prolonged effort of labor to improve its condition. How great has been the success of that effort only they can judge who have looked closely into the history of the relations of labor and capital. That success is the safety-valve of our social system. No one is so much interested in seeing it fail as the Socialist or the Anarchist, who argues that labor cannot improve conditions except by destroying our social system.

For this reason those who want neither kind of destructive revolution should give every reasonable support and sympathy to efforts which aim at reasonable alterations demanded by labor.

Letters from a Self-Made Merchant to His Son

FROM John Graham, head of the house of Graham & Co., pork packers in Chicago, and familiarly known on 'Change as "Old Gorgon Graham," to his son, Pierrepont, member of the senior class of Harvard University, and facetiously known to his fellow-students as "Piggy."

No. 1

CHICAGO, May 4, 189–

Dear Pierrepont: The cashier has just handed me your expense account for the month, and it fairly makes a fellow hump-shouldered to look it over. When I told you that I wished you to get a liberal education, I didn't mean that I wanted to buy Cambridge. Of course the bills won't break me, but they will break you unless you are very, very careful

I have noticed for the last two years that your accounts have been growing heavier every month, but I haven't seen any signs of your taking honors to justify the increased operating expenses, and that is bad business—a good deal like feeding his weight in corn to a scalawag steer that won't fat up

I haven't said anything about this before, as I trusted a good deal to your native common-sense to keep you from making a fool of yourself in the way that some of these young fellows who haven't had to work for it do. But because I have kept silent, I don't want you to get it into your head that the old man's rich, and that he can stand it, because he won't stand it after you leave college. The sooner you adjust your spending to what your earning capacity will be, the easier they will find it to live together.

The only sure way that a man can get rich quick is to have it given to him or to inherit it. You are not going to get rich that way—at least, not until after you have proved your ability to hold a pretty important position with the firm; and, of course, there is just one place from which a man can start for that position with Graham & Co. It doesn't make any difference whether he is the son of the old man or of the cellar boss—that place is the bottom. And the bottom in the office end of this business is a seat at the mailing desk, with eight dollars every Saturday night

I can't hand out any ready-made success to you. It would do you no good, and it would do the house harm. There is plenty of room at the top here, but there is no elevator in the building. Starting, as you do, with a good education, you should be able to climb quicker than the fellow who hasn't got it; but there's going to be a time when you begin at the factory when you won't be able to lick stamps so fast as the other boys at the desk. Yet the man who hasn't licked stamps isn't fit to write letters. Naturally that is the time when knowing whether the pie comes before the ice cream, and how to run an automobile isn't going to be of any real use to you.

I simply mention these things because I am afraid your ideas as to the basis on which you are coming with the house have swelled up a little in the East. I can give you a start, but after that you will have to dynamite your way to the front by yourself. It is all with the man. If you gave some fellows a talent wrapped in a napkin to start with in business, they would swap the talent for a gold brick and lose the napkin; and there are others that you could start out with just a napkin who would set up with it in the dry-goods business in a small way and then coax the other fellow's talent into it

I have pride enough to believe that you have the right sort of stuff in you, but I want to see some of it come out. You will never make a good merchant of yourself by reversing the order in which the Lord decreed that we should proceed—learning the spending before the earning end of business. Pay day is always a month off for the spendthrift, and he is never able to realize more than sixty cents on any dollar that comes to him. But a dollar is worth one hundred and six cents to a good business man, and he never spends the dollar. It is the man who keeps saving up and expenses down that buys an interest in the concern. That is where you are going to find yourself weak if your expense accounts don't lie; and they generally don't lie in that particular way, although Baron Munchausen was the first traveling man, and my drummers' bills still show his influence

I know that when a lot of young men get off by themselves some of them think that recklessness with money brands them as good fellows, and that carefulness is meanness. That is the one end of a college education that is pure cussedness; and that is the one thing that makes nine business men out of ten hesitate to send their boys off to school. But on the other hand, that is the spot where a young man has the chance to show that he is not a lightweight. I know that a good many people say that I am a pretty close old proposition; that I make every hog that goes through my packing-house give up more lard than the Lord gave him gross weight; that I have improved on Nature to the extent of getting four hams out of an animal that began life with two; but you have lived with me long enough to know that my hand is usually in my pocket at the right time

Now I want to say right here that the meanest man alive is the one who is generous with money that he has not had to sweat for, and that the boy who is a good fellow at some one else's expense would not work up into first-class fertilizer. That same ambition to be known as a good fellow has crowded my office with second rate clerks, and they will always be second rate clerks. If you have it, hold it down until you have worked for a year. Then, if your ambition runs to hunching up all week over a desk, to earn eight dollars to blow on a few rounds of drinks for the boys on Saturday night, there is no objection to your gratifying it; for I will know that the Lord didn't intend you to be your own boss.

You know how I began—I was started off with a kick, but that was a kick up, and in the end every one since has lifted me a little bit higher. I got two dollars a week, and slept under the counter, and you can bet I knew just how many pennies there were in each of those dollars and how hard the floor was. That is what you have got to learn

I remember when I was on the Lakes, our schooner was passing out through the draw at Buffalo when I saw little Bill Riggs, the butcher, standing up above me on the end of the bridge with a big roast of beef in his basket. They were a little short in the galley on that trip, so I called to Bill and he threw the roast down to me. I asked him how much, and he called back, "about a dollar." That was mighty good beef, and when we struck Buffalo again on the return trip I thought I would like a little more of it. So I went up to Bill's shop and asked him for a piece of the same. But this time he gave me a little roast, not near so big as the other, and it was pretty tough and stringy. But when I asked him how much, he answered "about a dollar." He simply didn't have any sense of values, and that's the business man's sixth sense. Bill has always been a big, healthy, hard-working man, but to-day he is very, very poor.

The Bills ain't all in the butcher business. I've got some of them right now in my office, but they will never climb over the railing that separates the clerks from the executives. Yet if they would put in half the time thinking for the house that they give up to hatching out reasons why they ought to be allowed to overdraw their salary accounts, I couldn't keep them out of our private offices with a pole-axe, and I wouldn't want to; for they could double their salaries and my profits in a year. But I always lay it down as a safe proposition that the fellow who has to break open the baby's bank for car-fare toward the last of the week isn't going to be any Russell Sage when it comes to trading with the old man's money. He'd punch my bank account as full of holes as a carload of wild Texans would a fool stockman that they'd got in a corner.

Now I know you'll say that I don't understand how it is, that you've got to do as the other fellows do, and that things have changed since I was a boy. There's nothing in it. Adam invented all the different ways in which a young man can make a fool of himself, and the college yell at the end of them is just a frill that doesn't change essentials. The boy who does anything just because the other fellows do it is apt to scratch a poor man's back all his life. He's the chap that's buying wheat at ninety-seven cents the day before the market breaks. They call him "the country" in the market reports, but the city's full of him. It's the fellow who has the spunk to think and act for himself, and sells short when prices hit the high C and the house is standing on its hind legs yelling for more, that sits in the directors' meetings when he gets on toward forty

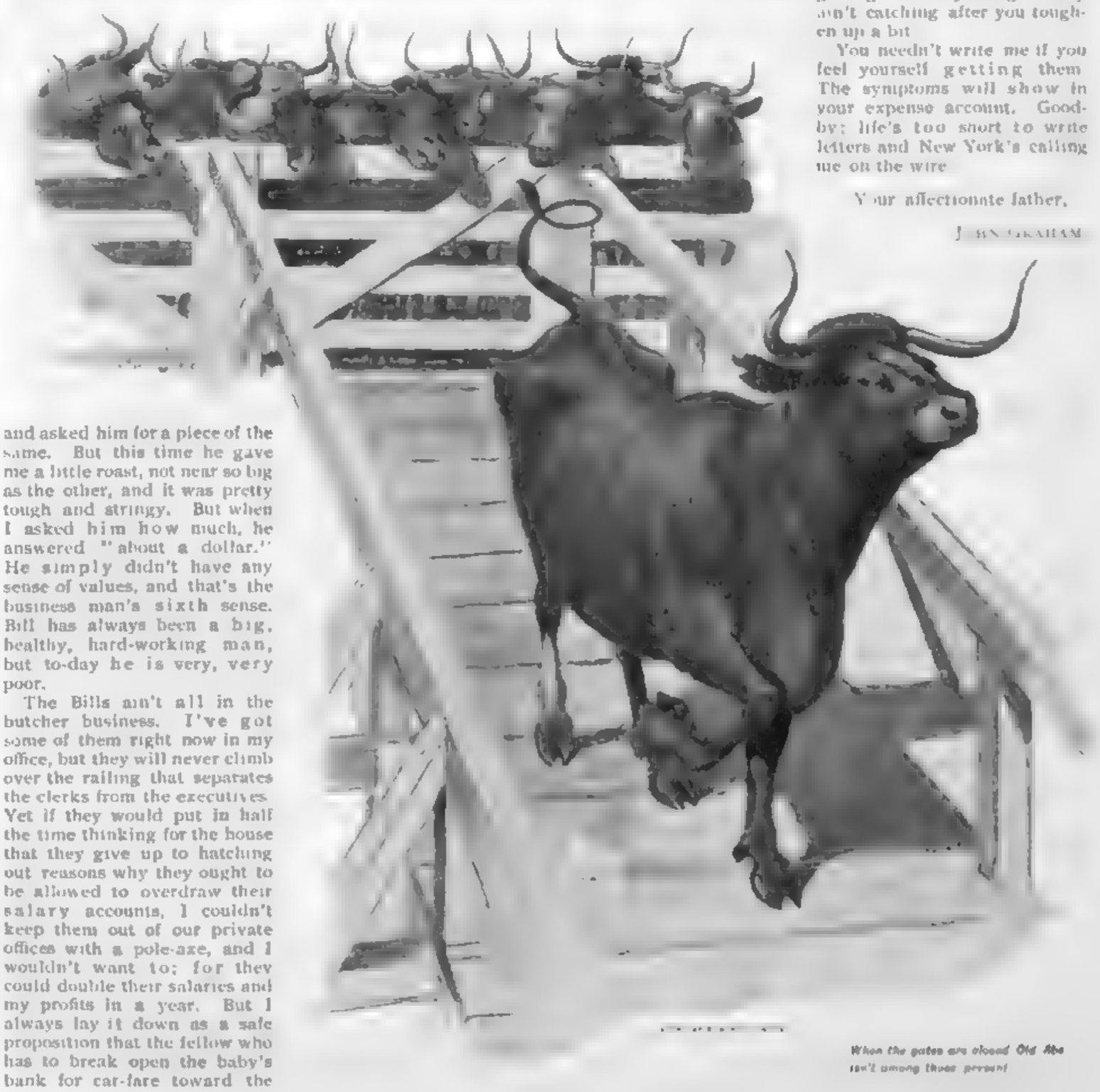
We've got an old steer out at the packing-house that stands around at the foot of the runway leading up to the killing pens looking for all the world like one of the village fathers sitting on the cracker box before the grocery—sort of sad-eyed, dreamy old cuss—always has two or three straws from his cud sticking out of the corner of his mouth. You never saw a steer that looked as if he took less interest in things. But by and by the boys drive a bunch of steers toward him, or cows maybe, if we're canning, and then you'll see Old Abe move off up that runway, sort of beckoning the bunch after him with that wicked old stump of a tail of his, as if there was something mighty interesting to steers at the top, and something that every Texan and Colorado, raw from the prairies, ought to have a look at to put a metropolitan finish on him. Those steers just naturally follow along on up that runway and into the killing pens. But just as they get to the top Old Abe someways gets lost in the crowd and he isn't among those present when the gates are closed and the real trouble begins for his new friends

I never saw a dozen boys together that there wasn't an Old Abe among them. If you find your crowd following him keep away from it. There are times when it's safest to be lonesome. Use a little common-sense, caution and conscience. You can stock a store with those three commodities, when you get enough of them. But you've got to begin getting them young. They ain't catching after you toughen up a bit

You needn't write me if you feel yourself getting them. The symptoms will show in your expense account. Good-by; life's too short to write letters and New York's calling me on the wire

Your affectionate father,

JOHN GRAHAM



When the gates are closed Old Abe isn't among those present

Editor's Note—This is the first in a series of letters which will appear in The Saturday Evening Post at intervals of a fortnight.

Small Parks and City Playgrounds — By Honoré Palmer

IN A BIG city the wholesome pleasures of childhood are limited and circumscribed, even for the children of the well-to-do and the wealthy; for those of the poor they are pitiably meagre. There is nothing, it would seem, to which the progressive municipality or the private philanthropist may turn, in the crowded municipality, with greater certainty of good results than the effort to make the childhood of the poor less cramped, barren and sordid; less devoid of all that is calculated to awaken the finer sensibilities and nourish the more wholesome activities of the mind and heart

Then comes the question: What means are best adapted to modify, from the viewpoint of the city child, this oppressive legacy of metropolitan sordidness? Undoubtedly the public playground, in the heart of the congested tenement district, is the foremost agency in the field. Next to this ranks the small park or "breathing space." Without either of these breaks in the grim encroachment of brick and stone, the play-spots of the children must become daily more circumscribed until the natural rendezvous of city children, the vacant lot, entirely disappears, and they have left only the bare pavement and the large park. In this connection it must be remembered that the most densely populated city districts are generally somewhat remote from the large public parks, and that the inhabitants of these sections are strangers to the luxury of a "door-yard." More than this, the children are in large measure shut out from the use of the big public parks by reason of the fact that they cannot afford the expenditure of the carfare. Some, it is true, indulge in the luxury of a Sunday pilgrimage to them, but more are almost total strangers to them and spend their entire childhood in the immediate neighborhood of their tenements.

What Big Cities are Doing for Children

No public movement in Chicago has interested me more vitally than that which is now under way to establish small parks, playgrounds and breathing spaces for the children of the working-people. This interest has been emphasized by a slight private effort to provide the children of a certain locality with better facilities for wholesome recreation. That, however, is still in the experimental stage, and has only served to indicate that the problem is a large and worthy one, which can be solved only by trained and systematic effort on a scale not easily within the means of a private individual. Only the municipality, or some large and representative association of public-spirited citizens, having considerable resources, can hope to accomplish in this field results which are really worth while.

Boston, New York and other of the older and wealthier cities of the East are naturally far in the lead of Chicago in this beneficent work. Perhaps the beautiful and elaborate playgrounds on the banks of the Charles River, in Boston, are to be regarded as the best that this country has to offer in this line of public improvement. New York, however, is not far behind in this particular, and each year expends for its small breathing spaces and playgrounds a liberal sum. Its annual appropriation for this purpose, I am told, is a million dollars. The Seward and the Mulberry Bend Parks are examples of what may be done in this direction by means of liberal expenditure.

The problem becomes more interesting, however, in proportion as the resources at the command of those engaged in the playground movement diminish. For this reason, the situation in Chicago has its lessons for all who are active sympathizers with the effort to prosecute this kind of enterprise. Here the work may be viewed in its initial stages.

Practically all the results thus far accomplished have been achieved by the social and college settlements, the women's clubs, and similar organizations. These have pioneered the work through the experimental stages and pointed the way for municipal action. Without their example and inspiration it is doubtful if the municipality would have so soon been aroused to take definite and decisive steps to establish a system of public playgrounds and breathing spaces

The Boys Who Fished for Rats

It is almost impossible for any person who has not become familiar, by long and intimate association with work among the children of the poor in a large city, to realize the dearth of resources for wholesome diversion at the command of these little people. One incident which opened the eyes of the residents of Hull House to the necessity of providing their small neighbors with facilities for recreation is too pertinent and significant to be omitted from this paper.

A resident one day saw a group of boys stretched upon a rickety sidewalk which spanned a slight depression. The youngsters were peering intently through the cracks, and occasionally their arms would fly upward. This movement suggested to the observer of the pantomime a wharf scene of fishing with hand-lines, without poles. The curiosity of the observer was thoroughly aroused and she remained to watch the group and learn the nature of the diversion into which the lads were entering with such intense energy. She had not long to wait. Suddenly the air was shattered by a shrill squeal and all the boys save one darted under the sidewalk armed with sticks and clubs. When the spectator reached the scene she found a huge rat dangling from the end of the line. The boys had secured several small fish hooks, baited them with bits of salt pork, and, for lack of other diversion, had gone fishing for rats. This one incident had great weight in impressing upon the residents of Hull House the crying need of an inviting place for the neighborhood children to play in and for things with which to play.

Still another episode painted pathetically the hunger in the little folks of the tenement district for something, no matter how meagre, in the way of verdure. The removal of a stable disclosed a tiny spot of sickly green blades. A small girl discovered the little patch of oats, which occupied a space no larger than the cover of a laborer's dinner-pail. Carefully she seated herself on this dot of verdure, her scant skirts entirely concealing it from view. Looking up at her companions with happy but serious face she exclaimed:

"I feel just like I was right out in the park!"

Little Detectives Recover a Geranium

Not less significant and pathetic is a recent incident which shows the change wrought by the big playground with its border of green shrubs and vines. These had not long been planted when the entire community of cottagers and tenement dwellers caught the spirit of the movement and voiced a general demand for window-boxes and front-yard gardens of shrubs and flowers. A carpenter volunteered to make the window-boxes and the residents of Hull House undertook the task of furnishing the plants. Suddenly Ewing Street was made to blossom with a row of miniature gardens covering every available inch of yard space. The generosity of the carpenter has been drawn upon to the extent of more than fifty boxes, and long lines of tomato cans, each bearing a growing "slip" of a plant, adorn the window-sills and steps not occupied by the more ornamental boxes. A few days since, Ewing Street was thrown into a sudden uproar by the disappearance of a tiny geranium plant potted in a tin can. Instantly the children, whose keen eyes had detected the loss, resolved themselves into a detail of detectives, quietly followed the offender several blocks to his home, made note of the number on the building into which the culprit disappeared, and even peered into the hall and located the door of the room entered.

Then the posse adjourned to Hull House and made an elaborate report of the proceeding, securing the promise of a resident that the offender should be immediately visited and the geranium recovered.

The regard in which the small people who frequent the playground hold the shrubs and flowers with which it has been recently adorned is attested by the fact that not a single branch or flower has suffered the slightest mutilation

"I thought," said the kindergarten teacher of Hull House, "that I was destined to see this record broken the other day. A tiny girl stole softly up to a geranium which had just come into bloom. For a moment she hesitated, then glanced timidly about to see if she were observed. Apparently satisfied that she was unnoticed, she stooped above the flower, shyly caressed its ruddy blossoms, and then bent lower and impulsively kissed the bunch of bloom. That is the nearest we have yet come to having a flower, vine or shrub picked by any of the children."

In 1897 the vacation school movement was begun by the Bureau of Charities, which opened a summer playground in the yard of the Washington School Then the movement passed into the hands of women's clubs in Chicago, which have operated six of these vacation grounds in the yards of the public schools in congested localities. Their equipment is far from elaborate, and the work is sustained by a private subscription, with the exception of a yearly appropriation of $1000 from the city, and is mainly conducted by volunteers from the ranks of the school-teachers and from the clubs Sand piles, paving-blocks, swings and teeters comprise the principal equipment of these grounds, which are operated for eight weeks in midsummer. Other social and college settlements were quick to follow the example of Hull House in establishing playgrounds, and Chicago now has some eight or ten of these pleasure places conducted by organizations of this kind. One or two churches have taken a part in the movement

Not all of the grounds which have been opened have been entirely successful, but those which have been badly managed or poorly maintained have pointed the useful lesson that an inefficiently conducted playground is as baneful an influence as a good one is beneficial.

The Chaperon in Brass Buttons

Experience in this field of effort has established several general principles, the soundness of which is universally admitted by those who are rightly regarded as authorities in the matter. One is that the largest possible liberty and freedom, consistent with good order, should obtain in the management of the grounds; and the term "good order" should be liberally interpreted. Though the presence of a regular police officer is desirable, he should always be a picked man of good discernment, and the children should feel that he is present in the capacity of a protector, friend and helper rather than as a "boss" or a stern representative of the law In the eight years in which the Hull House ground has been in operation not a single arrest has taken place within its borders, and the same good record is characteristic of the other carefully managed playgrounds

Another observation established by experience is that the equipment of a public playground must be of especially strong construction. Otherwise it will speedily give out under the severe usage to which it is subjected. This not only implies the danger of accidents, but also the certainty of the failure of the playground as a permanent attraction. Also it has been found necessary that, to gain the best results and the broadest benefits, the children should have competent instruction in the use of the apparatus furnished for amusement exercise

The first step of Chicago in the direction of municipal playgrounds was the equipment of a ground in one of the large parks. This has been an unqualified success, but its location in a large park limits its use to those who are able to afford a special trip to the park and thus excludes those who cannot indulge in this luxury.

What Arthur W. O'Neill has Accomplished

In 1899 the City Council authorized the appointment of a Special Park Commission, consisting of nine aldermen and fourteen laymen, appointed by reason of their special fitness for the work in hand. Much of its success is due to the intelligent and energetic work of its secretary, Mr. Arthur W. O'Neill, a former newspaper man, who has devoted his entire time to this task. Although this Commission has had only a meagre appropriation, of less than $20,000, with which to prosecute its plans, it is now about to open five municipal playgrounds in those sections of the city most in need of them. Most of these are situated on land owned by the city and are well, although modestly, equipped. The plans for the grounds and for the buildings and other improvements have been furnished by a landscape gardener who is a member of the Commission and by the Chicago Architectural Club. All of the grounds are provided with artistic shelter buildings for the parents of the smaller children, and the ball and athletic fields are divided by vine-covered fences of woven wire from the sand heaps, swings, building-blocks and other equipment for the younger frequenters of the grounds.

When the Commission were engaged in locating sites for these grounds they were followed by groups of cheering youngsters who gave unmistakable signs of their interest in the movement. Scores of public-school teachers have volunteered to give a certain portion of their time to the care and entertainment of the children using these municipal grounds, and the leading athletic societies have enlisted to assist in the athletic training of the youth, boys and girls, who are of an age to take part in the harder sports and exercises.

It is the effort and province of this Commission to secure the hearty cooperation of the regular park boards of the city in the establishment of small parks and playgrounds, and to have them maintained by these bodies. State and municipal legislation to this end has been enacted and the Special Park Commission will no doubt serve its best purpose in locating desirable sites and seeing to it that the grounds furnished for this purpose by the boards of the large parks are properly equipped, maintained and managed

A Rockaby Song

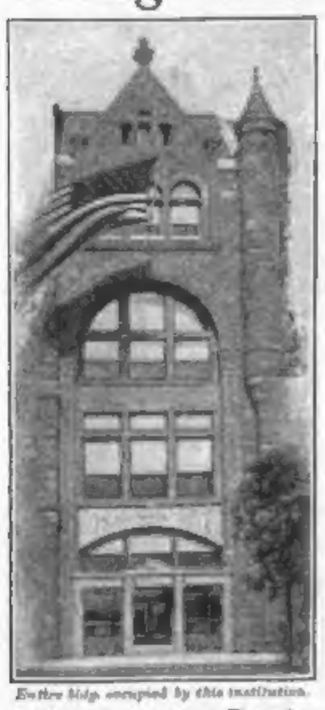
By Frank L. Stanton

HE ALL time winkin' at me wid his li'l' shiny eye—
He de *worriest* er chillun fer ter make 'im rockaby!
I *wonders* why dey let 'im lef' de playgrouns' in de sky!
He won't go ter sleepy twell de mawnin'!

I tells 'im 'bout de creeturs dat'll come en' ketch 'im *sho'*
Ef his li'l' eyes stay open;—better shet de sleepy do'!
But bless his honey-sweetness! w'y, he only wink de mo'!—
He won't go ter sleepy twell de mawnin'!

But *ain't* his face a picter? Sweetest one I ever see!
En' dem eyes er his is *bluer* dan de sky kin hope ter be;
En' I sorter feels dat Heaven's keepin' company wid me
Whar he won't go ter sleepy twell de mawnin'!

Chicago Musical College



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Tales of the Department Store

(Concluded from Page 5)

the establishment with which he was connected, for one of the older girls of the needy family. His hopes in this direction, however, were seriously clouded when he learned the extent to which the child's education had been neglected. She could read and write only with difficulty and was almost a stranger to the multiplication table. He brought her case to the attention of the Superintendent of the store. Her lack of school training was in part offset by an alert and intelligent face, and the impression which this made upon the Superintendent was so favorable that he decided to give her a chance. The teacher at once recognized the girl's natural intelligence and eagerness to learn as well as her sad deficiency in schooling. The progress of the little girl in the classroom was rapid, and before the end of the first month she was almost as far advanced in her studies as were her companions of her own age who had enjoyed far better school privileges than she. Soon she earned a reputation as one of the brightest cash girls on the floor. This resulted in her speedy promotion to the position of inspector, and later to further advancement.

The good order, attentiveness and class spirit which characterize the department-store school may impress the visiting layman as remarkable. This is probably to be accounted for by the fact that the school session is a decided relief from the hard work of the remainder of the day, and also because the pupils more keenly appreciate the privileges of the classroom. Interest in the school is carefully fostered by the observance of the principal holidays.

The floor-walker is the disciplinarian of the establishment. He takes the new help in hand and instructs the novice in matters of conduct, courtesy and salesmanship, as well as in the proper mechanical handling of goods. Each newcomer is given a book of rules for study and observance. First and foremost of the precepts the floor-walker is expected to impress upon his pupils is that *the clerk should wait upon the customer, not the customer upon the clerk.* An inefficient, discourteous or inattentive clerk can easily turn away hundreds of dollars of trade—and that in a surprisingly short time. If a clerk gives occasion for reproof the floor-walker so reports to the Superintendent, who sends for the offender and administers caution and reproof in private. A repetition of the offense is not always taken as sufficient cause for dismissal, but the offender seldom expects to remain with the establishment on being called for a third time to face the discipline of the Superintendent.

Wages in the lower ranks of department-store help are, of course, comparatively low, the average salesgirl receiving $6.50 a week and the salesman about double that sum. In the higher positions, of an executive character, the compensation naturally shows a material increase. Few buyers receive less than $2500 a year; many of them are paid $5000, and some exceed this figure. Occasionally a department is operated on the percentage basis. One buyer working upon this plan gets an annual income of $18,000 a year from his department.

I have reason to believe that these establishments offer the young man of commercial instincts a better chance for development than does the traditional and specialized mercantile house, for the variety of its interests places before him a broader field of selection. If he does not find one department suited to his tastes he is easily shifted to another, and sooner or later he arrives in the particular branch of merchandising for which he has a natural aptitude. Like the old-line merchant, managers of department stores are of one voice in declaring, "You cannot keep the bright country boy down." This is the material for which the commercial world is most eagerly looking.

A Feasible "Farmers' Trust"

(Concluded from Page 3)

Before dismissing this feature of the plan it should be said that nowhere, save in America, is there a line of industrial or agricultural production aggregating a total of $600,000,000 to $800,000,000 a year, with so small a proportion of the whole requiring to be financed in the process of marketing. Hence, I repeat that, on this account a capital of $20,000,000 seems amply sufficient to provide for the equitable distribution, during the whole year, of the surplus corn that leaves the farm.

The farmer who feeds his corn to cattle and hogs, and thus markets it on the hoof, always receives for it a return well above the current market price. He is not, therefore, interested in securing an advance on his crop, except for the reason that it would materially tend to keep the price of hogs and cattle high. Well-to-do farmers, already independent of the capitalists, would not have recourse to such a bank, although they would benefit by it in advanced prices. The number of these is much larger than might be supposed. This leaves only the renters and the tenants, and the farmers who have not yet accumulated capital enough to make them independent of market conditions, who would have to be taken care of. It is this class, comparatively small in number and in percentage of production, who, through no fault of their own, perpetually disarrange the market for the whole crop because their financial necessities require them to sell their corn as soon as it is in condition to move after the harvest.

In other words, the surplus of production comes from a comparatively small class, and is forced on the market early, to the financial loss not only of this class alone but of every producer of corn, no matter how forehanded and how prosperous. The farmers who are already comparatively independent suffer equally with the tenant farmer and the man of small holdings on account of the latter's action, and it is therefore reasonable to suppose that they would be able and willing to assist in remedying this undesirable condition in the businesslike manner suggested.

I have been asked, "How do you propose to keep secure control of the corn upon which loans are made?" This question, of course, implies that the capitalization I have named would be insufficient for the building and maintenance of local elevators and large warehouses at central distributing points. My answer is this: If the city merchants can afford to put out millions of dollars' worth of goods on the installment plan, trusting them in the hands of the poorer classes which make up the shifting population of a great city, the farmers of this country may safely be trusted to keep in their temporary possession the cribs of grain which they have given as security for a loan obtained from an institution in which they or their neighbors are personally interested. The farmers of the United States are worthy of a high degree of trust and confidence. The very nature of their occupation, their close association with Nature, the sturdy independence of their lives and every element of their environment make for honesty and uprightness. This is not sentiment; it is a broadly recognized principle of human nature, everywhere taken into consideration in business affairs. The city merchant who sells on the installment plan charges a burdensome and generally an extortionate rate of interest, but the farmers' bank would make its loans at the lowest rate possible to provide for the expenses of the institution, administered in an economical and conservative manner.

As to the amount which may safely be advanced on corn I still adhere to my original suggestion that thirty cents a bushel would be a safe risk, especially when the surplus crop would be placed in the control of a central distributing agency, that agency being the very one making the loans. This figure is named on the basis that corn is worth forty cents a bushel to-day and will never be worth less during the life of any person who reads this article.

We are frequently told that coöperation among farmers has been repeatedly attempted, but always with unsuccessful results. Never has there been a complete effort at national coöperation among farmers. The nearest approach to such an attempt is found in the history of the Granger organization, which has been the longest lived and the most successful of all organizations of farmers of miscellaneous interests. In this there was no attempt at national coöperation, but there was a provision for very effective local coöperation which has been eminently successful in thousands of granges. This organization was founded in 1867, in the city of Washington, D. C., by the late William Saunders, the veteran landscape gardener and horticulturist of the Department of Agriculture.

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225 Dearborn Street, Department L, Chicago, Ill.

Oddities and Novelties of Every-Day Science

New Uses for Sawdust

Sawdust, which used to be a waste product of the mills, is now being utilized in a number of ways. Compressed into bricks with tar, it is employed for making gas, the bricks being carbonized in fire-clay retorts. About eighty per cent. of their weight is converted into gas. From 30,000 to 40,000 cubic feet of gas are obtained from each ton of the bricks.

Compressed into blocks with coal-dust, sawdust makes an excellent fuel, 300 pounds of which are said to be equal to 500 pounds of soft coal. It gives little smoke and no ashes worth mentioning. Bricks of clay and sawdust are recommended for building, being only half as heavy as ordinary bricks and taking plaster direct without the intervention of laths. In apartment houses sawdust is largely used for filling walls and floors, to deaden sound.

Mortar for building has been made recently of sawdust instead of sand. Hardwood dust, which is worth much more than softwood dust, is utilized for smoking hams, being preferred to cordwood because it smolders slowly. Many objects of decorative art are made by compressing sawdust. Immense quantities of this material are used in ice-houses, fish-markets, and in every industry in which ice is employed largely. The distillation of wood alcohol and various chemicals from sawdust has become an enormous business.

Wood shavings, which were formerly thrown away, now find a ready market, being compressed to solidity by a special machine. This machine bales five tons of shavings in ten hours, which is about the daily surplus of a fair-sized planing-mill. One operator does all the work.

Such shavings are used largely for burning lime; they form an economical fuel for making steam, being consumed slowly and developing a heat almost as intense as that of good coal.

In North Carolina vast quantities of pine needles are gathered and prepared for stuffing cushions and furniture, being so treated as to preserve the balsamic odor, for which a medicinal virtue is claimed. Mattresses filled with this material are largely sold for hospitals.

An oil distilled from the needles is put up as a medicine, and the needles themselves are utilized to make bagging.

Wood oil is now made on a large scale in Sweden from the refuse of timber cuttings, stumps and roots.

Mushrooms as Food

Recent investigations made by the Department of Agriculture show that mushrooms are about equal to potatoes in the element of nutrition that goes to make flesh and blood, but that, on the other hand, they do not hold much of the fuel-stuff required to keep the body machine running. Containing, as they do, a very large percentage of water, they may be said, in a sense, to correspond with fresh vegetables in respect to food value. The notion that their composition resembles closely that of meat—a conception which has caused the term "vegetable beefsteak" to be applied to them—is an absurd error. One would have to consume eight pounds of mushrooms in a day in order to take the place of the ordinary ration of beef or mutton.

The great usefulness of mushrooms lies in the palatableness which they give to other food materials. This is a matter of no small importance from the viewpoint of the economic expert in dietetics, who looks upon the attractiveness of dishes as a notable element in their value. In this country only one species of fungus is utilized to any extent for the table—namely, the common field mushroom with pink gills—whereas in Europe a dozen or more varieties are eaten.

This common mushroom is a trifle more than ninety-one per cent. water. It contains nearly four per cent. of flesh-forming stuff, three and one-half per cent. of starchy and sugary substances, and one per cent. of fat and fibre, with one-half of one per cent. of mineral material. There are other species which are more nutritious—such as the "oyster mushroom"—but they are not sufficiently well known in the United States to be worthy of consideration.

Efforts have been made recently by the Government to encourage the use of the less-known kinds of mushrooms, but so far without much success. Experience teaches that nothing is more difficult than the introduction of a new food. Besides, poisoning by the non-edible species of mushrooms, popularly known as "toad-stools," is so frequent that people are afraid to eat any fungus with which they are not intimately acquainted.

Making Artificial Woods

A process has just been patented for making artificial woods out of pulp, so as to imitate such costly kinds as mahogany and rosewood. Indeed, the inventor claims to be able, by the help of his machine, to reproduce the appearance of quartered oak, curly maple, bird's-eye maple, or practically anything else that grows in the forest, so perfectly as to deceive the trained eye. Obviously such an achievement should be of high commercial value, inasmuch as the more expensive woods are luxuries within reach only of people of means, the rarest of them coming from distant tropical countries.

The process does not reproduce the texture of woods, but merely their appearance. The pulp is thrown upon a cylinder by an air-blast projected through a number of pipes, and an irregular distribution of the particles is obtained by various devices, such as varying the intensity of the blast and causing the pipes to vibrate. In this way the knots and grain of the natural woods are said to be counterfeited with surprising success.

Artificial woods of this kind are available for use as veneers, the employment of which is so extensive at the present time. Nearly all of the imported natural woods are sold as veneers. They are cut in extremely thin slices, because they are too costly to be used solidly. Mahogany, rosewood, curly ash, figured birch, satinwood, and Circassian walnut are most in demand, and veneers made from them bring from three cents to ten cents a foot. Some veneers are worth twenty cents a foot, though mere shavings, and a single log of a rare wood is sometimes valued at as much as $2000.

Doubtless a principal use is expected to be found for the counterfeit mahogany, and other woods, in the making of furniture.

Detecting Food-Adulterants

One of the most striking features of the exhibit of the Department of Agriculture at Buffalo is a collection of silks dyed with food-adulterants.

If you get some blackberry juice, say, on your clothing, and apply ammonia to the stain, the spot will change color, but will not come out; the dye will remain in the fabric. On the other hand, if the spot is made by some aniline or other artificial substance, such as is commonly employed in counterfeiting jellies and wines, and the same treatment is applied, the coloring will pass into the ammonia. You may then dip a piece of white silk or other cloth into the ammonia, and it will take the dye which has been thus communicated.

Now, this is precisely the method used by the chemists of the Department of Agriculture for testing foods and drinks, to discover whether they contain artificial dyes. If the cloth dipped in the ammonia takes the stain, the evidence of fraud is conclusive. The collection of silks shown at Buffalo exhibits the results obtained by many such trials, and it is surprising to observe how beautifully many of the fabrics are colored. They are of almost every hue of the rainbow.

One piece of silk is a brilliant red from a substance called "rosaline," used for coloring meats, such as corned beef and sausage. A yard of pink is tinted with dye from preserved cherries, and another yard of salmon hue owes its beauty to currant jam. Various kinds of jellies give other colors; there is a fine purple from port wine, a magenta from Burgundy, a light red from tomato catsup, and a pretty yellow from soda-water flavoring. Some of the most effective dyes are from soda-water syrups.

One sample of Burgundy yielded three colors—red, orange and blue. The first dyeing gave purple (from red and blue); the second green (from the blue that was left, combined with yellow); and the third a delicate yellow.

All three colors had been put into the wine by the manufacturer, and it was possible for him, by varying the proportions, to get any shade he wanted. Such things are interesting, as showing the extent to which food adulteration is carried.

Band Music by Phonograph

The newest invention in the line of phonograph improvements is an apparatus for recording orchestral and band music in a manner superior to any method hitherto employed, its essential feature consisting in the use of a large number of recorders, one for each musical instrument.

Ordinarily, the method adopted is to seat the band in a small-sized room, all of its members facing toward a series of huge gaping funnels, each of which is attached to the recorder of a phonograph. A man, who directs the performance, goes to each of the funnels in turn, and speaks into them, one after another, the words of the formal introduction which always precedes the music. When this has been done, a signal is given, and the phonograph cylinders having been started revolving all together, the musicians begin to play. The director of operations gives notice by raising his finger just when the cylinders are about to be exhausted, and the band stops at the next suitable pause.

Now, anybody who has heard a band or orchestral "selection" rendered by the phonograph must have marveled greatly at the completeness of the reproduction. Nevertheless, it is not musically accurate or perfect, and could hardly be expected to be so, considering the extremely complex character of the sound vibrations given out by so many instruments played simultaneously. As a matter of fact, only the general effect of the original music is reproduced, the predominating instruments being recognizable at intervals.

The newly patented contrivance above referred to utilizes three or more huge cylinders, each a foot or eighteen inches in diameter. To the surface of each cylinder are attached, at regular intervals along its length, recorders of the usual kind. Each musician has a recorder for himself exclusively, to which a long tube connected with a big funnel is attached. He toots, or fiddles, into Horn No. 1, while the performer next him plays into Horn No. 2, and so on, each member of the band having his own funnel and his own recorder, with his own private space on a cylinder.

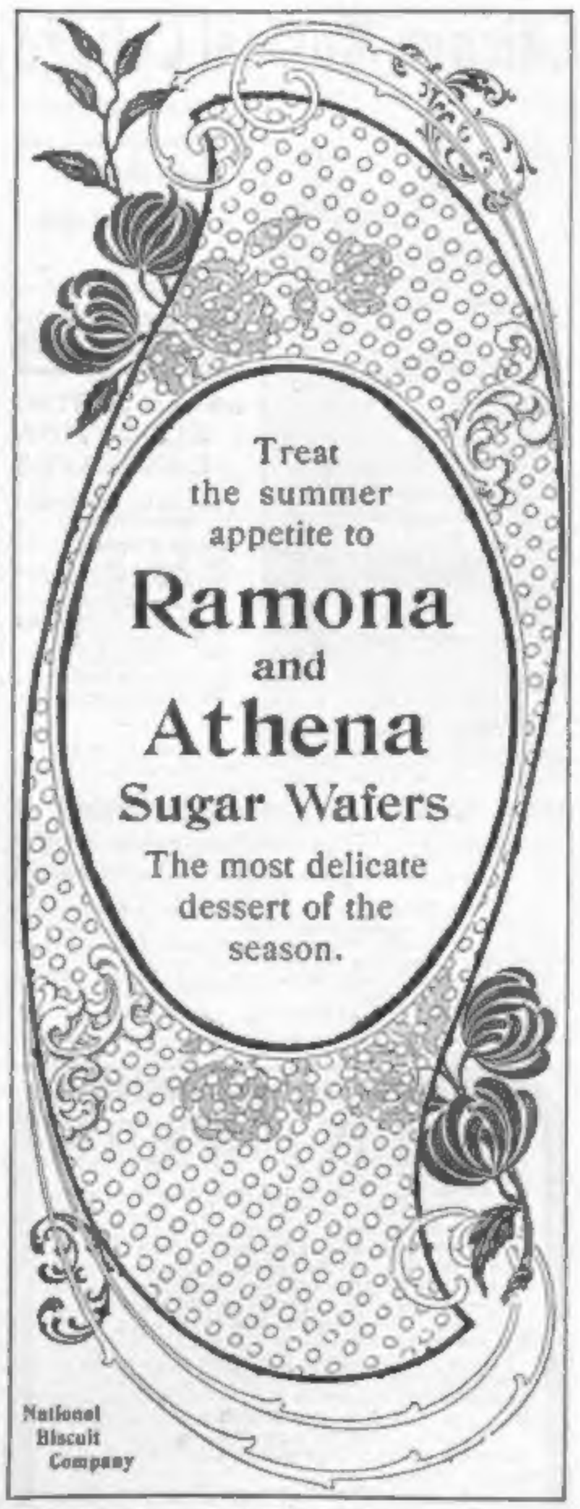
While the playing is going on the cylinders revolve synchronously, making perhaps forty records for as many different instruments. With six records to a cylinder, the performance of thirty-six instruments may be recorded on half a dozen cylinders. When the music is to be reproduced all of the cylinders are set going at once, and they grind out the music exactly as it was given to them originally, no one of the instruments interfering with the others, but all of them blending harmoniously. In short, the performance is exactly like that given by the band—just as loud, and as complete in all respects.

Curious Ventriloquism

One can no longer be sure that ventriloquial effects on the stage are honestly obtained, inasmuch as contrivances have been patented recently for producing them artificially. In the mouth of a doll, for example, is concealed the receiver of a telephone, with a wire communicating with the mysterious region known as "behind the scenes." When the manikin is desired to talk, a hidden confederate furnishes the utterance, the effect being highly satisfactory to the deluded audience, which supposes that the performer behind the footlights is doing it all.

Of late ventriloquists have tried to vary their performances by introducing, in addition to the old-fashioned dolls, stuffed animals, such as dogs, cats, and even horses, which appear to join in the conversation. This likewise is sometimes managed by the telephonic method, the receiver being placed in the mouth of the figure. In this way even a pig may acquire articulate speech, to the delight and amusement of spectators.

The term "ventriloquism" is a misnomer, inasmuch as nobody can talk in his stomach, and the popular notion that a performer in this line "throws his voice" is altogether a mistake. The fact is, that the whole deception consists in speaking without moving the lips (a method to be acquired only by long practice), and in pitching the voice so that to the audience it will have the same acoustic effect as if it proceeded from the quarter to which the expectant attention of the spectators is directed.



Ben Franklin's Wit

He silenced his critics by pointing a moral regarding flour

An incident showing the remarkable keenness of Benjamin Franklin's wit happened about 1730, while publishing the Pennsylvania Gazette. Some of his rich patrons had taken offense at the policy of his paper, and so Franklin invited them to sup with him and talk the matter over. The repast consisted of a pitcher of water and two puddings made of flour of the entire wheat—"sawdust," as it was called in those days. His fastidious friends did not seem to relish this fare, which gave him a chance to point his moral. "My friends," said he, "any one who can subsist, as I do, on sawdust pudding and water, needs no man's patronage."

The story applies equally well to the flour named after Ben Franklin—the

Franklin Mills FLOUR

A Fine Flour of the Entire Wheat

Made by The Franklin Mills Co., Lockport, N. Y. Those who eat it, like Franklin, need no man's patronage, and, in addition, are not likely to need any man's pills or medicines either, because it is a food which brings health with it.

Franklin Mills Flour "contains all the wheat that's fit to eat;" in fact, is all nutriment and nothing but nutriment.

ASK YOUR GROCER FOR

A Free Sample for his Name

Purina Mills
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THE 5 MINUTE BREAKFAST FOOD

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ANNOUNCEMENTS and INVITATIONS, Latest styles, samples for 2c. 100 VISITING CARDS, postpaid, 85c.
E. J. SCHUSTER PTG. & ENG. CO., DEPT. S S, ST. LOUIS, MO.

Men & Women of the Hour

Mr. Vanderlip Nonplused

Mr. Frank A. Vanderlip, who recently resigned the position of Assistant Secretary of the Treasury to become Vice-President of the City National Bank of New York, is noted among his associates for readiness in repartee. Only once during his career in the Treasury Department was he known to betray inability to frame a swift and appropriate remark when occasion called. It was on the day his resignation was to take place. A gold and silver loving cup, boxes of roses, and other tokens of esteem had found their way to his desk, and clerks followed in procession to bid him farewell. Among them was one who had written a brief tribute which was not without eloquence. It slightly embarrassed Mr. Vanderlip. Looking up from the panegyric to the young author, he said:

"I wish I could write English like this."

"And I wish I could inspire it," was the instant reply.

Mr. Vanderlip bowed and smiled. It was the first instance on record of his failure to overmatch the graciousness of a visitor.

Echoes from his recent European itinerary, which he undertook to study international finance and trade, tell of his ready wit in his meetings with foreign bankers and officials. Walking "Under the Lindens" with a German statesman, Mr. Vanderlip was contending that, because of the resources of the United States, the ingenuity of American workmen, and the tireless energies of American capitalists, the commerce of this country must gain supremacy over the world. "Already," he declared, "we are sending 'Russian' Leather to Russia, 'Rhine' wine to France, cotton fabrics to Manchester, and sauerkraut to Germany."

During the discussion they encountered a regiment of infantry, marching with fine stateliness and alignment. The band was playing one of Sousa's marches.

"There," said the German sententiously, waving his hand at the soldiers, "there is the symbol of ultimate dominion in all things; and we, you see, are *the* military nation."

"Yes, and marching to an American tune," was Mr. Vanderlip's comment.

The Clever Ruse of Mr. Hill

The persistency with which ex-Senator David B. Hill's friends are keeping him in the public eye lends timely interest to an incident in Mr. Hill's political history which has never heretofore been published, and which reminds one of what he once said to a friend: "I would sooner succeed and have the public think I failed, than fail and have the public think I succeeded."

Ten years ago Mr. William F. Sheehan, a popular Democratic leader, wished to secure the nomination for Lieutenant-Governor of New York, and it was generally conceded that he would obtain it. Mr. Hill, who was completing his last term as Governor, controlled the party organization in the State, and there was no doubt that the man selected by him for any position on the ticket would receive the nomination. At the same time, however, it was equally well known that all of Mr. Hill's selections would be fiercely combated on general principles by a strong faction that was arrayed against him.

That year Mr. Hill desired to go before the voters of the State with a harmony ticket, for it would aid materially the canvass for the United States Senate that he had arranged to make. The desire for harmony, however, was not sufficiently strong to induce him to let his opponents nominate men of their own choice.

A day or two before the convention opened at Saratoga it was understood on all sides that Mr. Hill's candidate for Lieutenant-Governor would be Mr. Sheehan, and the anti-Hill faction prepared to fight the nomination. What, therefore, was the amazement both of newspaper editors and of politicians when, on the morning before the convention was called to order, word came from Albany that Mr. Sheehan was not to be nominated.

The report, however, was utterly discredited till Mr. Edward Murphy, Jr.—afterward Senator Murphy—one of the big men in the organization and a pronounced friend of Mr. Sheehan, himself gave a confirmation of it. He said that he had been to Albany to see Governor Hill to put the finishing touches on the slate, and that the Governor had arbitrarily cut Mr. Sheehan's name off.

Following Mr. Murphy's statement came a story from Albany, sent by reporters who had been in the anteroom when Mr. Murphy had had his interview with Governor Hill. The reporters had heard loud words in the Governor's private room and had finally seen Mr. Murphy fling angrily out of the executive chamber, his face red with rage. So intensely indignant had Mr. Murphy been that he stood in the doorway, holding the door ajar sufficiently long to let the reporters overhear his final protest hurled at the invisible Governor inside.

"It is a shame to treat Sheehan in this way," the reporters heard Mr. Murphy exclaim, "and I will not be a party to it!"

Not the least part of Mr. Sheehan's services had been his complete loyalty to Mr. Hill, and that Mr. Hill, after all that, should turn against the rising young statesman was deemed the blackest ingratitude. The newspapers, of course, printed full details of the perfidy, and the anti-Hill faction, which had been prepared to assault Mr. Sheehan, at once rallied around him as the centre of the opposition. "Sheehan or nothing! Down with Hill!" became their rallying cry. Every anti-Hill Democratic newspaper in the State at once demanded the nomination of Mr. Sheehan.

One influential newspaper in New York city, which had been fighting Mr. Sheehan's claims most fiercely, swung around and declared in a column and a half editorial that the opposition of Mr. Hill was sufficient ground for Mr. Sheehan's indorsement.

Mr. Hill faced this clamor with equanimity. He declined to speak for publication on the subject, and stated that the matter was in the hands of the convention. As it was well known that the "hands of the convention" ordinarily meant Mr. Hill's hands—thanks to his control of the machine—this declaration, it was believed, meant a certainty of Mr. Sheehan's defeat.

With each hour the forces that rallied to Mr. Sheehan's support at Saratoga gathered strength, but up to the very moment when the nomination for Lieutenant-Governor became in order the newspaper men and others of the wise ones, refusing to be misled by the popular clamor, felt that his chances were hopeless. It was another case of the machine against the people, and as usual the machine would win.

When the convention opened Mr. Sheehan was put in nomination by one of the anti-Hill men in a glowing speech. The nomination was seconded by another anti-Hill man who cried: "Down with bossism and long life to the young statesman from Buffalo!"

Then came the balloting—and, to the amazement of the wise ones, Mr. Sheehan got the prize by a unanimous vote. The result was hailed as an anti-Hill victory—a victory of the people over the bosses.

It was not till some time afterward that the anti-Hill men woke up. In fact, some of them still imagine that they led in the first successful revolt against Mr. Hill's domination.

Others, however, realized that the "old man had done them up brown once more."

Mr. Russell's Double

Professor Joseph French Johnson, who has resigned the professorship of Banking and Journalism in the University of Pennsylvania to become Professor of Commerce in the University of New York, bears a striking resemblance to Mr. Sol Smith Russell, and has frequently been mistaken for that genial actor. In his humor, too, Professor Johnson is not unlike Mr. Russell. Wit and amiable satire often illumine the Professor's lectures. Recently in a public debate in Philadelphia in regard to the South African War, his opponent described the Boers as unwashed semi-barbarians.

"It is true," retorted the Professor solemnly, "that the Boers are not cleanly of person, but the English have driven them first from Cape Colony, and then from Natal, to the desolate uplands beyond the Vaal where there is no water; and how, therefore, can you expect them to wash?"

Since the resignation of Mr. Dawes from the post of Comptroller of the Currency, Professor Johnson has been prominently mentioned as his probable successor.

In addition to his duties in the University of Pennsylvania, Professor Johnson was at the head of the College of Finance in the Columbian University at Washington, where he lectured four times a month.

Secretary Gage is a great admirer of Professor Johnson, and during the latter's absence in Europe, recently, consented to address his students. Before doing so, however, the Secretary read over the Professor's course of lectures.

"I had thought," Mr. Gage said to the class, "that I might be able to give you some instruction on banking and the general theories of finance, but after reading over your Professor's lectures I am reminded of the farmer who, having accidentally come across a volume of Plato, remarked: 'That fellow has got hold of most of my ideas.'"

Mr. Root's Imperial Luggage

Secretary Root has a gift, not unlike Lincoln's, of infusing humor into the laborious details of official duties. The War Secretary's office has been throughout the administration an extremely busy one. Now the hurrying demands of war have been supplanted by the exacting responsibilities of preparing military government for the colonies, not to speak of the multiplying affairs of regular army business.

But Secretary Root, although possessed of unusual capacity for hard and prolonged work, seems never to be hurried, and will occasionally pause in the midst of revolving routine to entertain his associates or visitors with some pleasant remark.

A few days ago he was superintending the work of revising the Cuban tariff. Item after item was drearily gone over, and to the assembled clerks it seemed that the Secretary was not, on this occasion, to enliven the proceedings with his customary wit. Suddenly his face lightened up. He had come across the word "luggage" written into the tariff, evidently by some Britisher among the clerks.

"Luggage!" exclaimed the Secretary; "here at last is unmistakable evidence that our country is drifting into imperialism."

Mrs. Cornwallis-West, Editor

Jennie, Mrs. George Cornwallis-West, is the way she is now known in court documents, which is a quaint way of indicating that formerly she was Lady Randolph Churchill. It has been a matter of some surprise to the literary world that Mrs. Cornwallis-West has been so persistent and energetic in her editorship of the Anglo-Saxon Review.

Lady Randolph was a person of real ability and great activity, but she had the "faults of her qualities" as the French would say. Not only was she and is she the youngest and prettiest-looking woman in London for her age, but she has the freshest and youngest spirits. There are stories of how editorial conferences, solemnly appointed for certain days, would be all upset by some one's coming in and pointing out the fact that the sun was shining very bright outside and that there was polo at Ranelagh to be watched.

But the work of doing the Anglo-Saxon must be much helped by the fact that Mr. Cornwallis-West is very sincerely interested in it and in all his wife's work. Before their marriage it is said that Lady Randolph, Mr. Cornwallis-West, and his future stepson, Mr. Winston Spencer Churchill, used to have the most interested and lengthy conferences over the Review.

The three have always been the best of friends, quite aside from their relationships, and they may all be counted on to keep the Anglo-Saxon going.

The Author of Galloping Dick

It may not be generally known that there was a time when the friends of that delightful and popular novelist, Mr. H. B. Marriott Watson, feared that he was going to give up writing altogether. Readers will remember a period after Galloping Dick when nothing seemed forthcoming. At that time the author of these romantic tales was hard at work in "the City," keeping regular hours, and doing so well that he often jocularly said that he was making too much money to think of writing. No one begrudges him the money; fortunately, however, he could not keep away from writing.

He is, by the way, a kind of literary example of the unity of the British Empire, having been born in Australia and educated in New Zealand.

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"Publick Occurrences"

WITH a record of exports reaching in value the heretofore unequaled sum of about $1,500,000,000 the United States closed, on June 30, an unprecedentedly successful financial year. It is well, however, while felicitating ourselves on the splendid showing, to note that, on a per capita basis, Switzerland leads the world, in that its foreign commerce reaches a value of $130 for every one of its population. When we reach that proportion our exports will be $10,000,000,000 annually.

During the fiscal year just ended the receipts of the Treasury Department were over $75,000,000 more than its expenditures, and on the last day of the fiscal year there was a larger available cash balance in the Treasury than ever before in the history of the country — namely, over $175,000,000. At the same time the gold in the Treasury vaults amounted to the enormous sum of nearly $500,000,000. In such facts as these lies indubitable proof of our national prosperity. The total receipts for the year from all sources, exclusive of the postal receipts, amounted to $585,848,309.

Our Greater Navy

Among other items of the report of the Secretary of the Treasury we note that $4,000,000 more was spent on the Navy than during the year previous; and some naval experts now assert that, taking everything into consideration, our Navy is now third among the navies of the world.

That the splendid Illinois is speedy, with a rate of 17.449 knots an hour, is also matter for congratulation, and it is pleasant to know that we have some 19-knot ships among battleships now under construction. Speed is beginning more and more to be recognized as an important factor in the usefulness of a battleship, though European governments have realized it more than we. The Oregon, for example, which we have been wont to look upon as speedy, makes only 16.79 knots. Meanwhile, however, we can feel pride in the ability of the torpedo boat, Gainsborough, which has just made a record of 30.84 knots.

The recently completed Illinois is looked upon by naval men as a particularly fine class of ship. She measures 368 feet on the water line and is expected to carry 40 officers and 453 men. The principal part of her armament consists of four 13-inch guns. Her coal capacity is 1440 tons.

It is interesting — and perhaps instructive — to notice that Admiral Beresford has been complaining bitterly of the lack of strength and efficiency of Great Britain's Mediterranean fleet. The English battleships are certainly no more formidable in outward appearance than are our own; and English newspapers, following Lord Beresford's complaint, are bitterly hinting at poor powder and poor equipment. The supposed naval strength of Spain was a bubble that was easily pricked on account of similar defects, and perhaps Lord Beresford has that in mind.

Attractive additions soon to be made to our Navy will be the half-dozen cruisers — the Cleveland, the Chattanooga, the Des Moines, the Denver, the Galveston and the Tacoma — with graceful lines and a general aspect of ocean yachts.

A new device for coaling large vessels at sea is attracting much attention from naval men. The apparatus consists of two portable jointed beams extending over the ship's side from posts fixed about amidships. The beams will support trolley gear, which will receive bags of coal from a lighter and carry them to chutes leading to the bunkers.

Important National Affairs

The taking away of our Army from Peking and our practical withdrawal from all interference in the affairs of China is a step that cannot be too highly praised. Official reports show clearly that the Chinese have already received an over-heavy punishment. One paragraph in General Chaffee's report, for example, states that fifty innocent Chinese have been killed for every guilty Boxer.

In Cuba there are distinct indications that the islanders are not only yielding ostensibly and under compulsion to our demands, but that they will really try to act in accordance with our ideas, so that they may the sooner receive the privilege of trying to govern themselves without having our troops there to tell them how.

In the Philippines we have set up a civil government, and July Fourth was fittingly the day chosen. Former Judge Taft is the Civil Governor and he still remains President of the Philippine Commission. The military government continues to exist, but it is clear that hostilities are expected soon to terminate, and that the Army will be less and less needed.

The order of the Washington Government to prepare a transport to sail for the Philippines with some five hundred schoolteachers on board, who are to teach the young Philippine ideas how to shoot, is a still more important item.

Farms Given Away

With its customary generosity the United States Government will soon give away, absolutely free, fifteen thousand farms of one hundred and sixty acres each.

In August of the present year the reservation purchased from the Kiowa, Comanche and Apache Indians at a cost of three million dollars, will be thrown open to settlement by white citizens, and these farms will pass into possession of those who reach them first. The land is located in the southern part of Oklahoma Territory and is easily accessible by railroad and wagon route. Already thousands are making this new country their Mecca, and the long string of covered wagons wending across the prairies of Kansas and Oklahoma, en route, reminds one very much of the days when the Cherokee Strip was opened. The Cherokee Strip, or Outlet, was opened in 1893, and six million acres of tillable land was given to white people. Fifty thousand men, women and children took part in that famous race, and from the manner in which they are now rushing toward the Kiowa and Comanche reservation borders, fully that number will race again. As there are only fifteen thousand farms, and fully that number of people are already along the borders, there will not be enough land to go around.

Land for the Indians

The result will be that more land must be taken from the Indians, and it will not be long before there is not a remaining Indian reservation in the West.

Three thousand civilized Indians of the Kiowa, Comanche and Apache tribes have been given allotments of land on which they will live until they can sell out to white men. It is probable they will then go to Mexico or some other place where the paleface is not all-powerful.

Of the great tract that is to be given away it is said by Government inspectors that eighty per cent. of the land is suitable for farming and that it will produce good crops. The rest of the land can be used for grazing purposes.

Across the range run the Wichita Mountains, which are said to contain gold and iron. Fifteen hundred mining claims can be entered under the general mining laws, and this fact has served to attract scores of miners. In all, the Government will be able to provide for thirty thousand people in the tract, as there must be at least five or six town sites laid out, and the town lots will be given away free. In every town there will be at least a thousand town lots.

The Crops and Climate

The climate is about the same as that of Tennessee and North Carolina. There is some snow in winter, but it remains on the ground no longer than one day. The summers are hot, but a wind always rises at eventide, making the nights cool and pleasant.

Cotton, wheat and corn are the leading products, with fruit-raising fast coming to the fore. The wheat crops of Southern Oklahoma are enormous, and Kingfisher, a small town only fifty miles from the Kiowa and Comanche country, claims to be the largest inland wheat market in the United States. In one season six million bushels of wheat have been shipped therefrom, all being raised within a radius of fifty miles. At Ardmore, in the Chickasaw Nation, only seventy-five miles from the western border of the Kiowa and Comanche country, more cotton is said to be shipped than from any two towns in Texas or Louisiana.

The Indians on the reservation are civilized. They have been kept up by the Government so long it is probable that they will sell out their farms and leave as soon as the white people crowd in on the claims.

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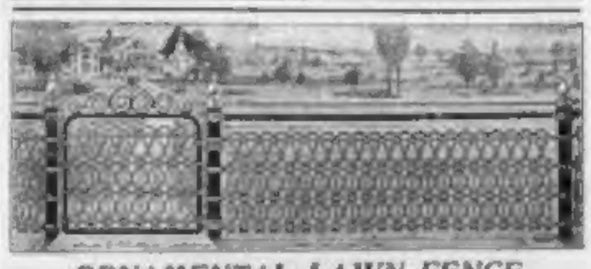

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